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ANNUAL REPORT OF THE  
COMMISSIONERS OF THE  
DISTRICT OF COLUMBIA  
YEAR ENDED JUNE 30, 1917

Vol. V  
REPORT OF THE DEPARTMENT  
OF INSURANCE

BUSINESS OF 1916

CHARLES F. NESBIT  
SUPERINTENDENT OF INSURANCE  
WASHINGTON, D. C.

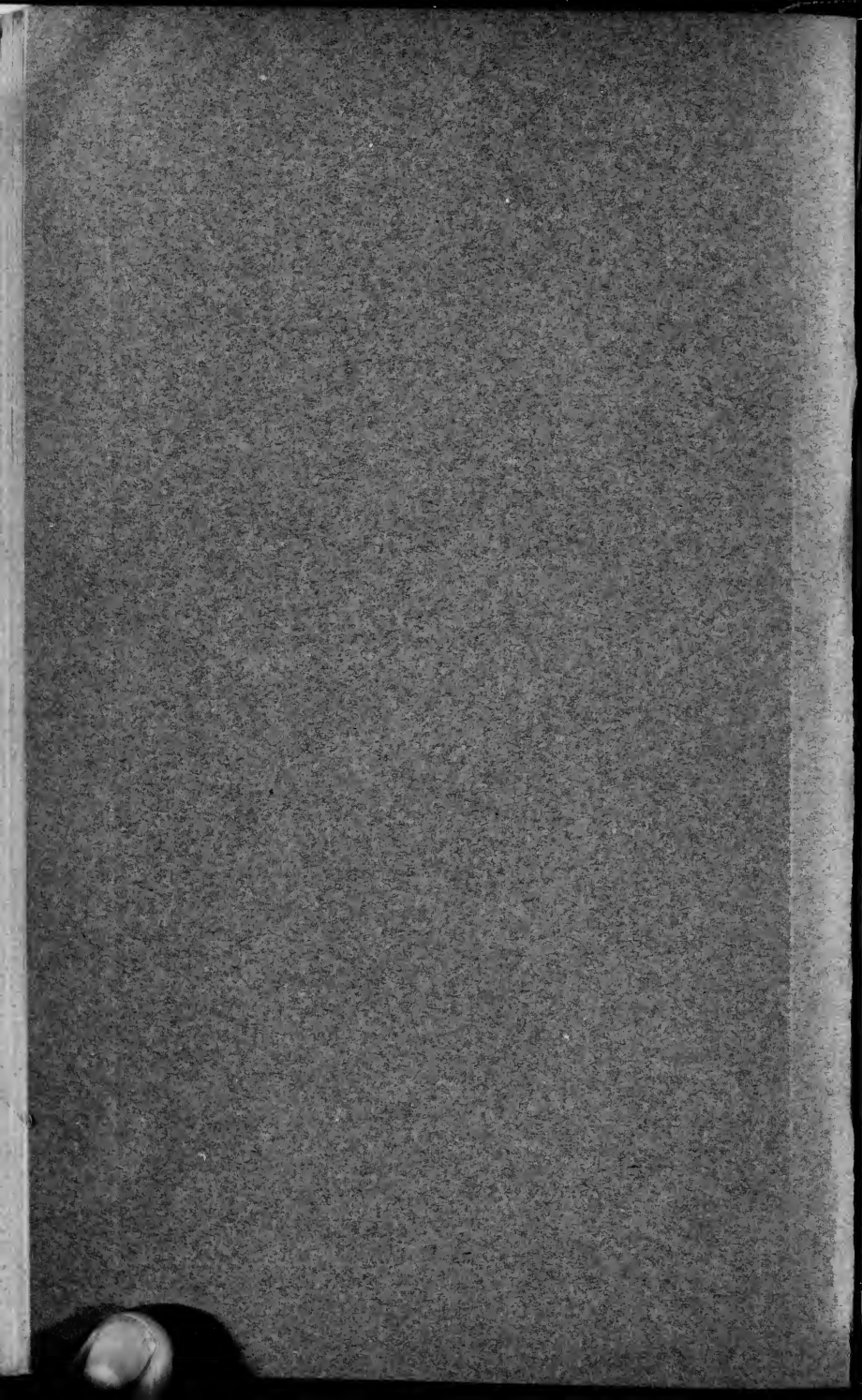


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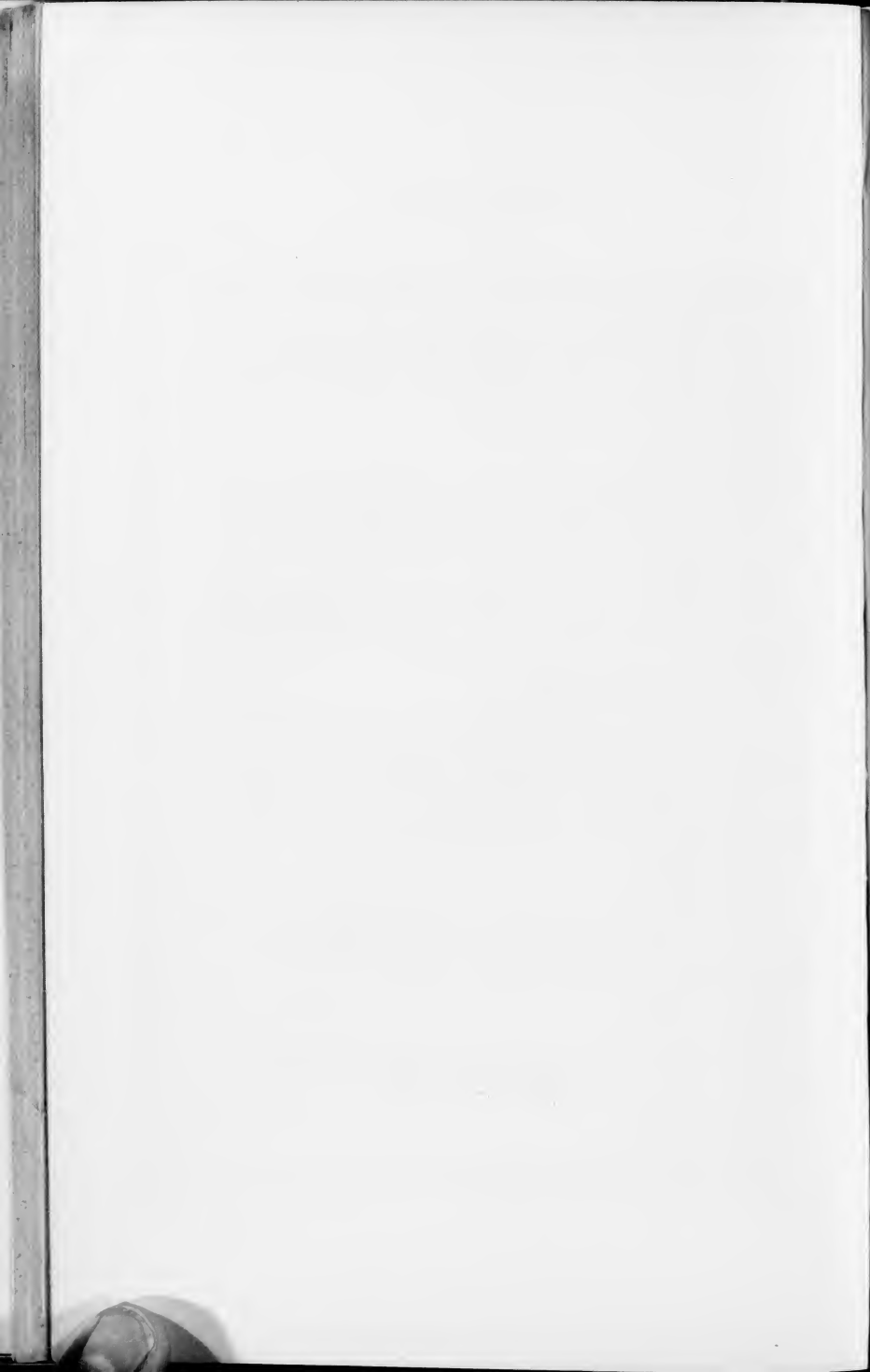
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## REPORT OF THE SUPERINTENDENT OF INSURANCE.

DEPARTMENT OF INSURANCE,  
*Washington, D. C., August 15, 1917.*

GENTLEMEN: I submit herewith the report of the department of insurance for the calendar year 1916, my third as superintendent.

There have been no particular changes in the insurance affairs of the District of Columbia in the past year. The total premiums paid amounted to \$7,000,437.76, and the total losses paid amounted to \$3,341,112.39. These have been divided as follows:

	Premiums received.	Losses paid.
Life.....	\$6,041,094.15	\$2,632,029.52
Fire and marine.....	1,099,131.95	473,169.73
Miscellaneous.....	760,211.66	235,913.14

The problem which attracts the most attention in the field of fire insurance is its excessive expense. Many people who have studied the situation in the District of Columbia feel that the cost of fire insurance to the residents of Washington is excessive. Since the establishment of this department there have been received in premiums the total of \$10,920,636, and the total losses paid have been \$3,817,876.

	Premiums received.	Losses paid.
1902.....	\$691,568.49	\$107,198.99
1903.....	755,906.30	146,195.20
1904.....	792,405.16	232,659.03
1905.....	808,452.20	139,680.40
1906.....	788,186.74	142,379.20
1907.....	726,670.72	202,813.00
1908.....	695,788.73	211,637.98
1909.....	657,642.53	203,121.89
1910.....	672,271.93	254,667.27
1911.....	650,645.07	427,874.54
1912.....	636,542.50	388,169.31
1913.....	698,512.07	291,029.24
1914.....	675,479.39	549,657.01
1915.....	798,620.32	252,708.53
1916.....	871,944.81	348,684.45
Grand total.....	10,920,637.16	3,817,876.04

This shows that the losses paid equal only 35 cents out of each dollar paid in premiums. The losses are a little more than one-third of the premiums paid. These figures seem more startling to the average person than to those in the insurance business who have

come to look upon 45 cents out of each dollar received as a not excessive expense ratio for conducting the fire insurance business.

It is this situation which demands some further investigation into the causes and the remedies for the excessive cost of conducting the fire insurance business. To some of the elements in such an investigation I propose to devote my report this year.

In studying the premiums paid and the statements of the fire companies doing business in the District during the last sixteen years a difference is at once noticed between two distinct kinds, or types, of fire insurance concerns.

Briefly, these are known as stock fire companies and mutual fire companies. Since 1902 the total premiums paid to the stock fire companies have been \$10,594,118.17, and the total premiums paid to the mutual companies have been \$526,518.99. The losses paid by each have been:

Stock fire insurance companies.....	\$3, 677, 089. 30
Mutual fire insurance companies.....	140, 786. 74

The amount of fire risk carried by the stock companies during 1916 was \$130,094,956.23, and the amount of risk carried by the mutuals was \$19,069,877.

Later in this report I shall go into both the theory and the practice of these two forms of fire insurance, but in considering the problem of the cost of fire insurance and the methods by which it may be reduced I can think of but three practical methods:

First. Competition between the insurance companies selling fire insurance.

Second. The making and fixing of rates by the State.

Third. State or municipal insurance.

It has been definitely settled in this country that the States have the power to regulate or to fix fire insurance rates. The laws of the District give no supervision over rates whatever. A bill has been introduced in the Senate placing all rate-making bodies under the supervision and control of this department.

The experience of States in attempting to fix rates by law is short, and how satisfactorily this system will work out remains yet to be seen. I do think, however, that where there are rate-making bodies in existence they should be under the supervision and control of the insurance department and that any person who feels his rate is excessive should have the right of appeal to the department, and, if after a hearing and investigation, the rate is found to be either excessive or discriminatory the superintendent of insurance should have the right to order the rate reduced. After all this method is a mild form of State rate making.

Competition between the companies in rate making has not worked out satisfactorily to either the companies or the public so far as it involved competition between companies of like character in the fire field. The natural result of "rate wars," or "cutthroat" rate cutting, is a demoralization of the business. Until the fire reserve is based on the risk assumed such rate cutting tends logically to insolvency.

The only competition which seems to me to have been effective at all in the long run has been that between the stock companies on the one hand and the mutual companies on the other. These two

kinds of fire companies have an entirely different theory of fire insurance. Stock fire companies are organized primarily for profit; they are in the business of selling indemnity, and it is their purpose to sell it for a profit. The figures given above would indicate that their profits have been excessive in the District of Columbia, at least, and that their business has not been unprofitable throughout the country would be indicated, seemingly, by a table I have had prepared showing the condition of the ten chief fire insurance companies doing business in the District.

Company.	Admitted assets.	Capital paid in.	Net surplus.
Home Insurance Co., New York City.....	\$40,263,879.55	\$6,000,000	\$12,868,113.12
Continental Insurance Co., New York City.....	34,093,874.47	10,000,000	12,282,836.24
Hartford Fire Insurance Co., Hartford, Conn.....	29,878,349.31	2,000,000	7,682,226.14
Ætna Insurance Co., Hartford, Conn.....	26,706,547.02	5,000,000	8,503,324.53
Insurance Co. of North America, Philadelphia, Pa.....	23,792,496.82	4,000,000	5,000,000.00
German-American Insurance Co., New York City.....	23,713,477.96	2,000,000	10,759,422.29
Fidelity-Phenix Fire Insurance Co., Hartford, Conn.....	19,219,357.62	2,500,000	7,015,624.99
Phenix Insurance Co., Hartford, Conn.....	16,503,963.37	3,000,000	6,756,064.79
Liverpool & London & Globe, England.....	15,827,439.35	250,000	5,210,745.59
Royal Insurance Co., England.....	14,763,831.58	662,000	3,538,180.10
Total, 1916.....	244,763,217.05	35,412,000	79,616,537.79
Total, 1906.....	142,567,669.44	19,400,000	39,718,497.16
Increase, 11 years.....	102,195,547.61	16,012,000	39,898,040.63

My purpose in going somewhat fully into the question of mutual fire insurance companies at this time is that our law has no provision for the organization of mutual insurance companies in the District of Columbia.

An examination of the records of this department since its establishment in 1902 shows that the largest mutual company in the District of Columbia, in these 16 years, received a total in premiums of \$413,388 and paid total losses amounting to \$114,835, and returned to policyholders \$355,152. Thus, the policyholders received from the company \$56,599 more than the total paid in premiums.

This cost in the District of Columbia could hardly be called conclusive evidence that mutual fire insurance is the cheaper. Individual instances would tend to make this conclusion almost irresistible, for instance, that a man should insure his house for 44 years, paying total premiums of \$1,001.08, receiving back in return of savings \$800.13, and surrender his policy at the end of 44 years for \$1,244.76, so that the total amount he received from one of our Washington mutual fire companies was more than double the amount of premiums he paid, the excess of receipts being \$1,043.81, would seem to indicate that there was little question as to the lower cost of the mutual plan.

This insurance carried in the stock companies, figured on a similar house insured for periods of from three to five years for the same 44 years, would have cost the insured approximately \$1,750.

Such illustrations are not unusual or exceptional with the older mutual companies. Policies of insurance which have actually been carried in mutual companies in this District for periods of 15 to 35 years show net cost of from one-fourth to one-third the net cost for like insurance in stock fire companies for the same period. These studies, however, of facts could hardly be taken as conclusive evidence

that the mutual plan was cheaper in the District because the total amount of insurance written in mutual concerns in the District is a small part of the total risks.

The matter of cost experience is considerably illuminated by a study of the results of the Philadelphia Contributionship for the Insurance of Houses from Loss by Fire. This company has the distinction of being the first fire insurance company established in the United States. It has operated in Philadelphia continuously since 1752, 165 years. This company writes perpetual business as well as term. A thousand dollar policy is written for five years for \$4 on a brick dwelling; or it is written perpetually for \$20. After the tenth year dividends of 10 per cent per annum are credited. On this basis the annual cost of \$100 of insurance for a period of 20 years is 4 cents. This old mutual company has to-day about \$25,000,000 of insurance in force.

Undoubtedly the vast surplus of this company, which is a monument to the integrity and wisdom of its directors and trustees for more than 150 years, amounting to more than \$6,000,000, has much to do with enabling it to operate at so low a cost, but it also is a remarkable demonstration of the possibilities of mutual fire insurance. The company does not confine its business solely to dwelling houses, yet a study of its business for the past five years shows, on all classes of business, an average annual loss of 5 cents per \$100 at risk, and during the past 15 years its losses on brick dwelling houses has averaged, annually,  $2\frac{1}{2}$  cents for each \$100 of insurance in force. During the same time its average annual cost of insurance has been 4 cents per \$100 at risk to its perpetual policyholders.

A study of some other specific mutual companies shows practically the same situation. The Mutual Fire Assurance Society of Virginia, in Richmond, was organized in 1794, and is the oldest insurance company in the South. From 1904 to 1916, both inclusive, it has written total risks amounting to \$288,000,000 and has incurred total losses of \$514,000. During this period the cost of insuring brick dwellings in the city of Richmond in this mutual company was 8.5 cents per year per hundred at risk, or less than one-half the cost of insuring them in a stock company during this time.

The Southern Mutual Insurance Co. of Athens, Ga., is a mutual operating on a somewhat different basis, but since its organization in 1848 it has returned about 47 per cent of the premiums collected to its policyholders. In the Atlanta conflagration in 1916 the company suffered a loss of \$584,000, which was promptly paid out of its surplus accumulation.

No consideration of the matter of costs in fire insurance can leave out the remarkable history of the mill mutuals. The accomplishment of the "mill mutuals," as they are known, or the New England factory mutuals, in reducing the cost of insurance is one of the most notable economic achievements in this country. This system of insurance was developed chiefly by the Hon. Edward Atkinson, who was president of the Boston Manufacturers' Mutual Fire Insurance Co. for many years. The originator of this insurance was Zachariah Allen, of Providence, R. I.

These companies or associations, which date from 1835, have combined insurance against loss with the prevention of fire; they have instructed their members as to how they may prevent fire. They

furnished indemnity, from 1850 to 1860, at 34.42 cents per \$100 at risk. During the next decade this cost was reduced to 31 cents per \$100 at risk. The next 10 years this was reduced to 26 cents. And this good work went on. Every fire was thoroughly investigated, experts were employed, new systems of fire prevention were developed, and one of the larger companies was able to reduce its cost, for the period of 10 years from 1890 to 1899, inclusive, to 16 cents for each \$100 at risk.

Mr. Atkinson, in a statement printed in the proceedings of the tenth annual convention of the National Association of Manufacturers, at Atlanta, Ga., says that during the 12 months ending April 30 of that year, 1905, the company of which he was president, with total outstanding insurance on factories, mills, and workshops of \$206,000,000, had had losses of less than \$34,000. At this the rate was less than 2 cents for each \$100 at risk. When we consider that this insurance covered textile factories, paper mills, dye works, printeries and bleacheries, machine shops (some with wood-working), we can realize the accomplishment of reducing the fire loss to such a low point. The expenses of this company were less than 4 cents on \$100 insured, and about half of this was expended in the services of engineers and experts whose business was to show the insured how they could save themselves from loss by fire and how fires might be prevented.

During 1916, 19 of these great companies collected premiums in excess of \$16,000,000, their losses paid were less than one and a quarter millions, and they returned in the way of unused premiums to their members or policyholders on yearly premiums more than 90 per cent of all the premiums collected. The expense ratio of these companies was between 7 and 8 per cent of the premiums, as contrasted with an expense ratio of 36 per cent for the 50 leading stock fire companies of the United States. Such illustrations are convincing proof of the possibilities of fire prevention, economical management, and low cost of insurance.

The low cost of mutual insurance is further indicated by the farmers' mutuals:

"The total amount of insurance carried by the 1,947 farmers' mutual fire insurance companies in existence on January 1, 1915, the latest date for which relatively complete statistics are at hand, was approximately \$5,264,119,000. The total amount paid for losses during 1914 was \$10,766,651, and the expenses of operation were \$3,138,649, making the total cost of this insurance \$13,905,300. From these figures it may be seen that the average cost per \$100 of insurance in all these companies was about 26 cents."—*Bulletin of United States Agricultural Department.*

I think it is well within the figures to state that there are to-day less than 300 stock fire insurance companies doing business in the United States. I think it is equally within the facts to state that there are in excess of 2,000 mutual fire insurance companies doing business in this country.

"One of the most successful forms of rural cooperation in this country is that of farmers' mutual fire insurance. Up to the present time, however, it has received but little general publicity. Few men, even among the farmers themselves, are aware of its quantitative or relative importance. Many will be surprised, therefore, to learn that there are at present nearly 2,000 farmers' mutual fire insurance companies in the United States. These companies carry a total amount of insurance exceeding \$5,250,000,000. The property on which this insurance is written is valued at more than \$6,700,000,000, which is more than two-fifths of the value of all the insurable farm property in the 48 States. That the annual saving to the farmers through this form of cooperation is large may be seen from the cost figures to be found on succeeding pages.



While mutual fire insurance in the United States dates from 1752, the first farmers' mutual fire insurance companies came into existence about 1825."—*United States Department of Agriculture Bulletin*.

This evidences a very marked difference between stock and mutual fire insurance companies. Another interesting aspect of this difference is brought out by a comparison of the number of failures in the two lines of business. The persistence of the mutual type of fire insurance company is one of the surprising facts to be discovered only by a careful examination.

The average fire insurance agent comes seldom in competition with mutual companies. The result is that most people will be astonished to learn that there are actually more mutual fire insurance companies doing business in this country than there are stock companies.

A study of the figures of stock and mutual fire companies made by Prof. John A. Gilmore, Charlottesville, Va., brings him to the conclusion that about 1,550 stock fire insurance companies have started business in the United States; 1,300, or 84 per cent of this total have either failed, retired, or reinsured, leaving about 250, or 16 per cent, remaining. He also concludes that about 2,900 mutual insurance companies have been organized; 700 of these have failed, retired, or reinsured. This accounts for 24 per cent of the entire number, and he states that 2,200 mutual companies are in existence today, or 76 per cent of all mutuals organized.

In other words, 76 per cent of all mutual fire companies have survived, in comparison with 16 per cent of the stock companies. These figures, which were made some months ago, would seem to indicate that the mutual companies in some way so commend themselves to their policyholders that, in spite of all competition and opposition, they persist. The mutual company not only furnishes insurance at a lower cost, but it is a more stable business institution.

An examination of the reasons for these differences will throw a great deal of light on the principal difficulties of the fire insurance situation today. We have first to recognize that the fundamental difference is in the theory on which these two forms of organization rest and that this difference has a far-reaching effect on their methods and results.

Stock fire insurance is a profit-making business for the purpose of selling indemnity. Its primary interest is in its profits; it is organized to secure them and uses every means at its disposal to further that end. The inevitable result is an opposition of interest between the management and stockholders on one hand and the policyholders and public on the other. Mutual fire insurance, in distinction, is insurance in its purest form. It is a pooling of risks by the individuals who own them. There is no division of interest, the enterprise is not undertaken for profit but simply for the protection of those concerned. The chief purpose of the mutual fire insurance business is maximum protection at a minimum cost. It is interested in eliminating every item of expense which does not contribute directly to furnishing the desired protection. All excess income instead of being turned over to a body of stockholders in the form of interest on their investment is returned to the policyholders who originally contributed it or is held as a surplus.

It is not surprising that such a fundamental difference in the constitution of these two lines of business should cause marked differences in their methods and results.

The entire theory of stock fire insurance, viz., that it is selling indemnity, taken together with its present attitude and ambition for size and volume of business and with its competition and excessive agency force scattered over the entire country, is, from the necessity of its very theory of doing business, expensive, extravagant, and inevitably tends to increase rather than to decrease the fire waste of the country. The mutual plan of insurance, on the other hand, from its very theory, tends to reduce the number of fires and keep expenses at the minimum.

It would be going too far to say that stock company officials in general hold the false theories regarding fire waste that have been expressed in recent years by some of the prominent stock fire officials.

The general manager of the Scottish Union and National was quoted in Collier's February 22, 1913, as saying:

"Were there no fires there would be no insurance business; and, on the other hand, the greater the fire damage, the greater the turnover out of which insurance companies make profit. \* \* \* Speaking to-night as manager of a fire insurance company, I say we can not make profits for our shareholders without fires; and, further, that within certain well-defined limits we welcome fires."

Edwin Milligan, vice president of the Phoenix of Hartford, in his testimony before the Illinois Insurance Commission, says:

"Speaking for the company, for the fire insurance companies. I should say that the reduction of the fire waste would not be a profitable thing. I think, Mr. Chairman, that, as a business, fire insurance is conducted by companies—like the one I represent—with most satisfaction and with larger profits in the years when fires are plenty; a good number of fires means a good premium account."

Henry Evans, president of the Continental of New York, testifying before the New York Insurance Commission (1910, p. 2890), says:

"I don't care anything about a \$2,500,000 or a \$3,000,000 fire. Just as soon have it as not. \* \* \* It would put so much business on my books and put rates so high I would make it up."

Such men are speaking primarily as sellers of indemnity and as citizens would be as ready as any of the rest of us to do their part toward reducing the fire waste of the country; but that such statements could be made at all must raise in the mind of any student a question as to whether the stock fire insurance basis or theory is a proper and advantageous one for the State.

The competition of stock companies has increased the expense of acquiring business enormously and has also increased the losses. A large number of new agents competing for business have but one motive, to put premiums on their books.

The report of John A. O'Keefe of Boston, Metropolitan District, issued about November 20, 1916, under the head of "Fire loss and insurance," says:

"There can be no question that the burden placed on the community by fire losses is vastly increased by the manner in which insurance is placed, and by the extent to which insurance is given. Overinsurance is an incitement to arson, or, at the very least, to carelessness in protecting property. The commissions paid brokers, and the manner in which these commissions are paid, lead to overinsurance, and to insurance where the hazard should prohibit all insurance. Failure on the part of the broker to inspect the risk permits overinsurance and unduly hazardous insurance. If insurance were refused on property unless fire conditions were improved, many losses would be avoided.

The present method of adjusting fire losses is vicious. The adjusters are under the control of the insured and the company. Imagine a case where the insured carried insurance to the amount of \$250,000. He has a \$5,000 fire, but wants \$25,000. He intimates that, if he is not favored, he will transfer his business to another company. What will be the natural effect on the agent, and even on the company?"

In brief, every unprejudiced student of the situation recognizes:

First. That the stock companies naturally are not greatly interested in reducing fire losses, while mutuals are.

Second. That the excessive competition in the agency system of stock companies leads them to accept a great many doubtful risks and tends to encourage overinsurance, while the object of a mutual fire insurance company leads it to select its risks carefully and to avoid overinsurance.

Both of these results undoubtedly tend to increase the expense of stock fire insurance but they are not sufficient to explain the tremendous difference in expense which has already been noticed. To fully explain this, other facts must be taken into consideration, for to some extent their extravagance is the result of the theory on which they are based with the consequent separation of interest between the management and the policyholders which has been already noticed. But to an even greater extent it is entirely needless and wasteful.

It has been pointed out that 45 cents out of every dollar is not regarded as an excessive expense in the conduct of the stock fire insurance business. One need only consult the annual statements of any large stock fire insurance company to discover how this money is spent. Much of it will at once appear to be legitimate costs of doing business but no one can fail to be impressed by the great amounts expended in agents' commissions and salaries and the relatively small amount for prevention. It is characteristic of the stock companies to claim that these expenses can not be reduced.

I think the most certain way to cut expenses would be to make the established banks, both national and savings, and the trust companies, agencies through which the insurance companies should do their business. These banks are solid financial institutions and have demonstrated their ability to conduct their own business with great economy. One, with current deposits of \$5,000,000 and assets of \$7,000,000, will conduct its business as a rule at a total expense of around 2 per cent of its deposits and about one-tenth of 1 per cent of its receipts. Congress has already passed a law providing that national banks in towns of under 5,000 inhabitants may be authorized to act as agents for insurance companies.

The fire insurance business could be conducted with a commission of 15 per cent for the first year and 5 per cent for renewals. The company could take off 10 per cent from the premium for each renewal which should go to the assured and would tend to make the fire insurance business permanent.

I am inclined to think this method is entirely practicable. For instance, the bills of the Washington Gas Light Co. have printed on their backs the names and locations of 25 banks where they may be paid and a receipt given. The banks render this service gladly, without expense to the company, and I understand they find it profitable business.

This system would effect a great saving and economy throughout the country both in office rent and equipment and in men. There

are no brighter set of men in this country than the insurance agents and this system would release tens of thousands of them for other services during the war. This economy could be effected with less trouble and financial distress to the insurance agents now than ever before. There are abundant opportunities awaiting those who would be displaced by such a system and it would be of great benefit after the war when this country must meet economically the competition of people who will be willing to work hard for low wages. It would reduce the expenses of the fire business of the country millions of dollars annually.

I had a table made of the expenses, exclusive of taxes, of the 50 largest fire companies, and for the year 1916 they total over \$108,000,000.

While the number of companies operating as mutuals greatly exceeds the number operating on the stock plan the number of places where insurance is sold for the stock companies greatly exceeds the number where mutual insurance may be placed.

The advertising of the stock companies is extensive and expensive, while the mutuals advertise very little. If we include the foreign companies the expense ratio of stock companies is in the neighborhood of about 40 per cent; that of the mutual companies is about 15 per cent.

Most of this difference is accounted for by commissions to agents and by advertising of the stock companies. The stock companies do business as a rule on a national plan. Most of them do business in a great many States, and have agents in many cities and towns. On the other hand the great majority of the mutuals are local and confine their business to a very limited area, often to a single county, city, or town.

The mutual principle in insurance, as I pointed out in my report last year, is very generally accepted in the field of life insurance. In that connection I mentioned that the Metropolitan, the Prudential and the New York Home had recently mutualized. As I write this report news has come that the Equitable of New York, one of the great life companies of the country, is now proposing the retirement of its stock and its mutualization.

I am convinced that the reserve system is what makes the mutual form in life companies so thoroughly acceptable and I am also of the opinion that if the reserve system in the fire business should be based on the risk assumed, rather than on the premium charge, it would soon make the mutual form of fire insurance equally popular.

I set out this theory more fully last year but now wish to discuss, from the standpoint of public welfare or public policy, the advantages or disadvantages of these two kinds of fire insurance.

When a building is destroyed by fire, while that loss may be paid for, the property destroyed is lost and gone. The country or the State has suffered an economic loss. More important than insurance against loss by fire is the prevention of any loss, or the reduction of fire loss. That the percentage of loss sustained by the mutual companies in proportion to the premiums received is lower as a whole than it is with the stock companies is a fact that has been proven.

The stock company plan of policies for one year on buildings results in unnecessary expense. The contract against loss by fire on a building would be more advantageous if a permanent one, running for 20 years or during the normal life of a building. A survey could

then be made of the building and its value and the contract should provide for an annual reduction of the amount insured which would more than keep up with the depreciation of the building itself. The premiums should be collected in installments, the larger part possibly the first year, the smaller the second year, and so on; the reserves necessary to protect this property should be maintained after the third or fourth year. The premium payments, after the first three to five years, should be little or nothing. It is practically this system that has worked admirably with some of the oldest and best mutual fire companies. But the stock companies have made no effort to adopt such a system. The management and stockholders do not lose anything by increased expense, it falls entirely on the policyholders, and they, the only ones having any real interest in reducing expenses have not a vestige of control over them. In addition to these sources of expense are the unnecessarily high agents' commissions, due to the fierce competition for volume of premiums, and the high salaries of the home officers.

All these sources of expense can be eliminated if the companies desire to do it. The mutual fire companies have demonstrated this. While it is true that the majority of mutual companies do a local business, a reasonable extension of it could be carried at a small additional expense. In other words, it is not the difference between the local and national character of the business alone which explains the great discrepancy in expense.

The public demands, and rightly, that fire insurance be furnished them at a lower cost than it is to-day. This demand is growing in strength everywhere. Fire companies can heed it now if they will, and with no great difficulty considerably reduce the expenses of conducting their business. In any event an informed public will tend to turn more and more to the mutual form of insurance and the final, and not improbable, result of a persistent refusal by the stock fire companies to mend their ways will be that the business of fire insurance will be undertaken by the State.

That the State shall do the insurance business and that it can do it for much less is one of the frequently suggested remedies. The arguments for State fire insurance are exceedingly strong. Take, for instance, the District of Columbia. Out of general taxation we maintain the fire department for the purpose of putting out fires. Why should not the fire which the District fails to put out be paid for and the total fire loss be assessed to all the properties in the district? The expense of collecting and handling the fire loss money would be that of the tax collections of the District. The fire department and the fire marshal's office at a somewhat increased cost could be reorganized to make frequent and adequate inspection.

During 1916 the amount paid for losses insured in the District was \$348,000; add \$25,000 for increased expenses and \$50,000 more for uninsured losses and we reach a total figure of \$425,000 which would have to be raised by taxation. In point of fact the people of Washington paid more than double this amount during 1916, the insurance premiums being \$871,944. Taking the last 15 years the total amount to pay fire losses in the District, for insured property, would have required \$3,817,876.

Let us now suppose that one-third of the losses were not insured. On that supposition the total amount to be raised by taxes would

have been \$5,465,501. This as against the actual premiums paid which have been \$11,120,636.

The argument for State insurance is made stronger by a consideration of the increased inspection which would soon be required, when the public began to realize that a decrease in fire loss meant an immediate decrease in fire taxes. I think nothing would be so strong or permanent an incentive to fire prevention as this method of levying the fire tax.

It would have another advantage, viz, that those cities or States where the people were careful and where they built their property in such a way as to reduce the fire waste would have the lowest fire tax, whereas those States or cities where the most fires occur would pay the largest fire tax.

There is no reason why the people of Washington, who have wide streets and strict building regulations, would be assessed by the companies for cities which have narrow streets and poor building regulations.

The stock companies reply to the request for a reduction of rates in the District that the rate must provide for the conflagration hazard of the entire country. But there is no estimate of what this charge should be annually, nor do the companies set up such a reserve. There is no assurance that the excess premiums paid are held for conflagration losses.

If losses on unprofitable classes are to be made up by unduly high charges on preferred risks it is an injustice to the owners of the better property. The only way to prevent State insurance is by the companies rendering such efficient service and rendering it so economically that there will be no need for the State to undertake the business. It is not amiss to point out that the express companies, by their own inefficiency, expensive management, and excessive cost created the demand for the parcel post.

The conclusions which this brief examination of the situation seem to point to are:

First. Fire insurance to-day is excessively expensive and the public is beginning to realize this fact.

Second. That mutual fire insurance companies do business at lower cost and on a more satisfactory basic theory and their extension may be expected as one of the remedies for the high cost of insurance.

Third. That a great deal of the expense of stock fire insurance is unnecessary and can be eliminated by the companies if they want to do it.

Fourth. If no efforts are made by those companies to reduce expenses it will become increasingly probable that the State will undertake the business of fire insurance.

Last year, in presenting the proposition that the basis of the reserves of fire insurance should be changed from the illogical practice of a fixed percentage of the premium to the only logical method, viz, to a percentage of the risk assumed, my purpose was to guarantee the solvency of fire insurance concerns and to effect a reduction in the cost of insurance.

The excessive cost of fire insurance has especially led the merchants and manufacturers of the country to attempt to find some way of escape.

Several years ago a series of Lloyds insurance concerns grew up, especially in some of the western cities. Interinsurance, as it is called, is now becoming popular, and reciprocal insurance and schemes for inter or mutual insurance are multiplying.

The principle of mutual insurance is perfectly sound and entirely correct, but it is apt to make trouble unless there be a sufficient premium collected and, most important of all, a sufficient reserve maintained to pay the losses when they occur. The disastrous experience of many of the mushroom Lloyds of 15 years ago will give ample proof of this truth to any who choose to look up the record. Nothing is more important for the success of mutual insurance than that it maintain reserve sufficient to make solvency certain. There is danger that unless a safe and adequate system of fire reserves be made compulsory by the State, designing promoters will turn their attention to the mutual field. Calling a company mutual does not make it actually so, and the very absence of a capital stock requirement as the mutual idea grows will attract shrewd manipulators whose chief asset is the English language and who are serving their own ends while seeming to be serving others.

The proposition for changing the basis of reserves last year created much comment, but it would have been idle to suppose that so fundamental a change would be readily accepted by the fire insurance business, though a careful study of the comments made and of the criticism of the plan have convinced me of its absolute soundness.

The public has two concerns as to insurance. The first is financial soundness—ability to pay the losses by the company—and the second is that the cost shall be as low as possible. A proper reserve system is essential to attain both these ends.

This proposition aroused considerable discussion and a number of attempts to answer the arguments appeared in the insurance press last fall. Most of these were not arguments which went to the root of the matter, more space being devoted to denunciation and beating about the bush than to real discussion. But these papers have a wide circulation and if the articles are left unanswered it may produce the impression in some quarters that they can not be answered.

In many cases there was no indication of any appreciation of the fundamental issues involved. The objections to the proposition advanced, after being sifted out of columns of mere talk, reduce to two principal groups.

First. That the unearned premium reserve does not and should not bear any relation to the probable losses which the company is liable to pay.

Second. Admitting that the only correct way to fix a fire premium and reserve is to base it on a scientifically calculated pure premium, as is done in life insurance, the kind of objects insured by fire companies make it utterly impossible to calculate the risk of loss in brief, scientific rate making is impossible and so reserves can not be based on risks because the risk can not be accurately determined.

The first of these objections divides itself into two parts:

First. What is the unearned premium reserve for?

Second. What should it be for?

In regard to the first there should not be any argument. Several papers devoted some space to explaining what the unearned premium reserve was for, implying that my argument was based on a misconception of this simple fact. However, the following quotation from

the District of Columbia Insurance Report, 1915, page 21, should settle this misapprehension: "\* \* \* The unearned premium reserve system, as it now exists, was not put into operation until 1852. According to a law adopted by the State Legislature of New York in that year all fire insurance companies were required to set aside a part of their premiums which was judged to be sufficient to reinsure the unexpired risks carried by the company in case it should decide to retire from business. This is the system that is in force to-day \* \* \*."

I was not discussing what the reserve system is, but rather what is the purpose of a fire insurance reserve and what kind of a reserve system best realizes this purpose. In other words, what should the reserve system be? There can be no disputing what it is, all those familiar with insurance know that, but there may be room for an honest difference of opinion as to what it should be. One insurance editor was keen enough to see this and devoted several columns of his paper to an attempt to show that, in theory, fire insurance is fundamentally different from life insurance, and hence their reserves have a different purpose and should be differently constituted.

The writer states that life insurance is capital insurance and fire and other related forms of property insurance are indemnity insurance. In practice, it is undoubtedly true that a good part of the business of life companies is the accumulation of savings, but in so far their business is not strictly speaking insurance but banking. It is this that has misled the writer, but in theory there is no such distinction as that between capital insurance and indemnity insurance. I do not know of any reputable economist or student of insurance theory who recognizes and discusses this distinction, not from the works dealing with the business methods of life insurance, because that business is to-day a combination of insurance and banking, but, as the writer puts the matter, on the ground of theory, from a strictly theoretical discussion.

It is just possible that in using the term "capital insurance" the writer had some vague reference in mind to the discussion some economists have entered into regarding the difference between insurance on capital goods and insurance on consumption goods. But this relates rather to the question as to the proper department of economic theory in which to treat of insurance (see University of Columbia Studies in History, Economics, and Public Law, vol. 14, p. 402, 408, inclusive) and not to any distinction between life and fire insurance. Or the legal distinction between a capital sum to be paid and indemnity for any amount not exceeding a certain limit may have been in his mind. In fact, a careful analysis of the idea which the writer seems to intend to convey by the term "capital insurance" shows it to be self-contradictory. The object of insurance is to pool risks, unless there is some risk, viz., some uncertain event the occurrence of which will cause a loss, there can be no insurance. If a company makes a contract to pay a certain sum of money (the so-called "capital sum") at a certain time at all events, that is not insurance at all, but a savings-bank arrangement. If, as a part of the same contract, the company agrees to pay the same sum to the insured at his death, if he dies before the time for the endowment payment, that is insurance and the payment is indemnity for the loss caused by the uncertain event, not the delivery of an accumulated fund of savings. The



mere fact that both operations are combined in one contract and paid for by one premium (although this is determined by two quite distinct calculations) should not lead to a confusion of the two. They are quite distinct in theory and their combination for practical convenience should not lead to the mistaken idea that there results a new kind of insurance, which is not indemnity insurance, but capital insurance.

In fact, all insurance, properly so-called from the standpoint of economic theory, is indemnity insurance. Its purpose is to make good losses the number of which is certain, the incidence of which is uncertain, by collecting contributions to a fund sufficient to meet all the losses from all those on whom the loss may fall. The loss may be the services of an income-producing individual to his family, or an income-producing property to its owner. In theory these are identical. The identity of life and fire insurance is recognized by all careful students.

Some stock companies speak of insurance as a "transfer of risk." This falls in with the idea of selling indemnity, but theoretically these views are unsound and impracticable. The very writers who use these phrases are quick to explain that all losses are paid by premiums, surely insurance is a pooling of risk and a distribution of loss.

So this attempt to show a fundamental difference between life and fire insurance seems unsound and the proposition it was advanced to establish, viz., that the reserve systems should be different, seems baseless.

To follow this argument a little further, let us consider what the reserve in principle is designed to do. To quote from the writer in the *Economic World* (issue of Oct. 14, 1916, p. 501), "And if the insurer is compelled by law to keep in hand for a certain time a certain portion of the premiums he takes in, this is not because the funds theoretically or practically belong to the insured, but in order that his financial condition may be kept such that there is unquestioned assurance of his ability to indemnify the losses that actually occur under the contracts of insurance he has written." This writer admits that the reserve should be a function of the probable losses, that the law requires the company to keep a reserve for the purpose of insuring its ability to meet its contracts of indemnity. That is exactly my view of it, but it seems to me that the present reserve system is not well designed to achieve this purpose. Premiums are fixed by guesswork and competition, not by any exact estimation of losses or loss cost. The present reserve is part of the premium, but not even that part of the gross premium which is the guessed at pure premium. So the present reserve, while in principle intended to pay losses, is in no way adjusted to the probable losses whose payment it is supposed to guarantee.

It is true, as another critic pointed out, that in fact the present reserve system is only intended to provide for reinsurance or return of premiums on cancellation, but that, as I pointed out in last year's report, is merely due to historical accident (p. 21), when the law was passed by New York in 1852 in answer to the public demand for some sort of reserves to guarantee payment of losses, it was the best method, poor as it was, that could be devised in the state of the business at that time. With the passage of time its purpose has been lost sight of by superficial students of insurance. Its purpose has always

been to guarantee payment of losses, and my proposition is that it is ill designed to carry out this purpose.

It is stated further that capital and surplus are to meet losses in excess of annual premium income and that any other reserve is unnecessary, but these have no definite relation to the risks assumed and the surplus above a very limited amount is not required by law to be maintained at all. I do not deny that many prudent companies keep sufficient funds on hand to meet what they guess to be the probable losses, but I am arguing for a legal reserve requirement which will force all companies to maintain sums known to be sufficient to meet losses.

I do not believe that there is any fundamental theoretical difference between life and fire insurance which justifies such a difference in the theory of their reserve systems.

The second principal objection was to the practicability rather than the theoretical soundness of the scheme. It is evident to everyone, although some writers thought it necessary to explain this at length, that any proposal to base reserves on risks assumed must involve a fairly accurate knowledge of what the risks assumed are. A number of critics admit that the plan is theoretically sound but believe that this knowledge can never be attained. They point out that there is no exact information now and believe they have discovered reasons why there never can be. In brief, the Baltimore Underwriter, October 5, 1916, the Spectator, October 26, 1916, Insurance Critic, October 10, 1916, and Economic World, October 14, 1916, dogmatically proclaim the impossibility of scientific rate making.

Such statements seem rather rash in view of the existence of the actuarial bureau of the National Board of Fire Underwriters, supported by 236 fire companies and almost universally indorsed by men in the business, State officials and all students of fire insurance. The officials and directors of these companies and the thousands whose opinions they represent do not believe that a scientific calculation of risks is impossible.

The men back of the National Board's actuarial bureau would hardly subscribe to such statements as these:

"We are here confronted with a difficulty which, in all probability will never be overcome."

"The construction of a 'mortality table' for the fire-insurance business seems at this time an impossible achievement."—*Insurance Critic*, October 10, 1916, page 237.

The board and its supporters believe that it can be done, and they are setting out equipped with every resource of modern mathematical and actuarial science, seconded by every modern mechanical aid to statistical compilation to do it. This is probably the best answer to all pessimistic obstructionists who have proved *a priori* to their own satisfaction that it can not be done. Of course they will maintain this conviction until it is done, but the indications are that that day is not far distant. It should be remembered that an absolutely exact estimate of loss cost is not necessary, either for scientific rating or as the basis for a sound reserve system. Every student of life insurance knows that the American Mortality Table is not exact, but it is exact enough for practical purposes. That is what is needed in the field of fire rating. There is perceptible progress in this matter. The Moore and Dean Schedules, the Experience Grading

and Rating Schedule are all steps in the right direction, comparable in the development of a scientific basis for fire insurance to Simpson's analysis of the London Mortality Bills or the Northampton Mortality Tables in the development of life insurance, although coming more than a century later.

There is every reason to believe in the ultimate success of the Actuarial Bureau of the National Board. Until it clearly fails and is abandoned it is altogether too early to talk of any proposal resting on a scientific calculation of fire risks as "impossible," "visionary," or "impracticable," and we are forced to the conclusion that such objections, in view of the existing situation, are without weight.

There are some writers, however, that admit that a sufficiently accurate risk estimation can be obtained (these contradictory admissions are an interesting commentary on the weakness of the attack), but they see in that no reason to change the reserve system. They fail to realize that the only reason the present system was adopted was because this very information on risks was lacking. If it had been available in 1852, it would have been made the basis of a reserve system, as was done in the life-insurance field, because it is the only sound basis for a legal reserve requirement it is the only method by which the object of the legal requirement can be satisfied with certainty. The present system of reserves must be recognized as a makeshift, adopted pending the scientific calculation of risks and when that calculation is achieved the present system must give way to a system of reserves based on the risk assumed.

So after a careful consideration of the objections raised to the proposal I am still convinced that it is theoretically sound and is yet to be demonstrated impossible in practice. Such a large matter as this is bound to move very slowly and to meet with many objections simply because it is new and advocates change and progress. So it seems that discussion can never be other than beneficial. I do not expect the conservatism of prejudice to accept these views, nor can men schooled in certain habits of thought give proper weight to new and unfamiliar arguments. Their opposition is really emotional, rooted in habit, but it naturally attempts to pose as reason. I believe I have answered the most reasonable objections made to my proposal, but I do not suppose that this will alter the natural opposition to progress. Only time and experience can do that, but I am as firmly convinced as I was last year that a fire-insurance reserve system, based directly on the pure premium or risk assumed will be eventually adopted in this country.

I am recommending that aside from the statements of the insurance companies and concerns having home offices in the District and chartered here, beside a table giving the assets, liabilities, and surplus of each company doing business in the District of Columbia, none of the statistics or tables be printed in the annual report this year.

The report of this department last year contained 253 pages, previous to my appointment the report contained as a rule from 650 to 700 pages.

The complete statements of each company doing business here are on file and I think it an unnecessary expense to reprint these statements this time.

I take this action also to stimulate if possible the issuing of one annual insurance report for the entire country. It was reported at

the Commissioners' Convention in Richmond, Va., September, 1916, that the annual insurance reports of all the States comprise not less than 80,000,000 printed pages. These are contained in about 110,000 volumes.

I quote further from the report of the chairman, Commissioner Hardison, of Massachusetts:

"It is safe to conclude that the annual insurance reports of all the States comprise not less than 80,000,000 printed pages, which are contained in about 110,000 volumes. New York of course, takes the lead, printing annually five volumes, aggregating 5,050 pages; 4,000 copies of each volume are printed, making a grand aggregate annually of 20,200,000 pages, at a cost of \$10,000. Pennsylvania is second, with two volumes and 15,500,000 pages, at a cost of \$6,000. Illinois is third, with four volumes and 5,650,000 pages, at a cost of \$5,000. Connecticut follows closely, with 5,234,000 pages, in three volumes, and costing \$17,590. The output of Massachusetts is 4,700,000 pages, in two volumes, at a cost of \$7,600. Iowa prints 3,843,000 pages, in three volumes, at a cost of \$3,800. Ohio, 3,684,000 pages, in three volumes, at a cost of \$6,000, and Michigan 3,570,000 pages, in two volumes, at a cost of \$5,000. These eight States print 62,381,000 pages, at a cost of \$69,990 for printing, or \$1.12 per 1,000 pages of output. As the number of pages printed by all the States is not far from 80,000,000 and the cost is about \$115,000, the cost per 1,000 pages is \$1.43. The difference in cost per 1,000 pages, as shown by these figures, is very great, but may in part at least, I assume, be accounted for by size of the edition, number of ems per page, quality of paper, political influence, union labor, and perhaps other considerations. As to this phase of the subject, I have attempted no investigation."

It seems to me that as the reports of all companies doing business are on file in this department that duplicating the printed statements, printed already in so many States, is unnecessary, and a saving of about \$1,000 can be made by eliminating them from this report.

#### LICENSE FEES AND TAXES COLLECTED IN 1916.

There was collected during 1916 for license fees \$20,153.51 and for taxes \$92,997.78, making a total of \$113,151.29, as follows:

Source:	Amount.
Companies and associations.....	\$2,435.87
Principal agents.....	10,120.92
Solicitors.....	6,103.59
Brokers.....	1,420.88
Assignments.....	72.25
Total.....	20,153.51
Taxes collected in 1916.....	92,997.78
Grand total.....	113,151.29

The above shows an increase in license fees and assignments of \$643.75 and in taxes of \$6,448.95 over amount collected in 1915.

#### EXPENDITURES IN 1916.

During 1916 the total expenses of operating the department were as follows:

Salaries:	
Regular employees.....	\$9,532.50
Temporary clerks.....	852.66
Contingent expenses.....	1,290.94
Total.....	11,676.10

**PREMIUMS AND LOSSES PAID AND INSURANCE WRITTEN IN THE DISTRICT OF COLUMBIA IN 1916.**

There was paid in premiums in the District of Columbia for insurance of all kinds during 1916, \$7,900,437.76; the losses paid in the district by all companies and associations amounted to \$3,341,112.39; and the amount of insurance written during the year, exclusive of casualty, was \$1,357,272,228.81.

**TOTAL ASSETS, LIABILITIES, AND SURPLUS.**

The assets of all insurance companies and associations transacting business in the District of Columbia on December 31, 1916, amounted to \$6,093,609,495.40; their liabilities amounted to \$4,969,176,952.90; and their surplus, including capital, amounted to \$1,124,432,542.50.

**LICENSES ISSUED TO COMPANIES AND ASSOCIATIONS IN THE DISTRICT OF COLUMBIA.**

**Life insurance companies:**

Local, stock.....	1	
Domestic—		
Mutual.....	21	
Stock.....	23	
	<hr/>	44
		45

**Fraternal beneficial associations:**

Local.....	9	
Domestic.....	33	
	<hr/>	42

**Health, accident, and life associations (sec. 653):**

Local.....	4	
Domestic.....	6	
	<hr/>	10

**Casualty insurance companies:**

Local.....	2	
Domestic.....	40	
Foreign.....	5	
	<hr/>	47

**Fire insurance companies:**

Local—		
Stock.....	7	
Mutual.....	3	
	<hr/>	10
Domestic—		
Stock.....	72	
Mutual.....	3	
Lloyd's.....	1	
	<hr/>	76
Foreign, stock.....		35
		<hr/>
		121

Total..... 265

The following companies were admitted to the District during 1916.

**Life insurance companies:**

February 14, 1916, Union Mutual Life Insurance Co., Portland, Me.  
 March 31, 1916, Continental Life Insurance Co., Wilmington, Del.  
 May 3, 1916, North Carolina Mutual & Provident Association, Durham, N. C.  
 June 19, 1916, Standard Life Insurance Co., Atlanta, Ga.  
 June 9, 1916, Columbia Life Insurance Co., Cincinnati, Ohio.

## Fraternal beneficial associations:

February 25, 1916, Moses, Grand United Order of, Charlotte Court House, Va.  
 March 8, 1916, Brotherhood of All Railway Employees, Chicago, Ill.  
 May 26, 1916, Fraternal Mystic Circle, Philadelphia, Pa.  
 October 16, 1916, Masons Annuity, Atlanta, Ga.

## Health, accident, and life associations (sec. 653):

June 8, 1916, Guarantee Fund Life Association, Omaha, Nebr.  
 November 18, 1916, Life & Casualty Insurance Co. of Tennessee, Nashville, Tenn.  
 November 8, 1916, National Life Association, Des Moines, Iowa.

## Casualty insurance companies:

March 20, 1916, Federal Casualty Co., Detroit, Mich.  
 May 25, 1916, Commonwealth Casualty Co., Philadelphia, Pa.  
 April 15, 1916, Southern Surety Co., Denison, Okla.

## Fire insurance companies:

February 10, 1916, Nord-Deutsche Insurance Co., Hamburg, Germany.  
 June 17, 1916, Patriotic Assurance Co., Dublin, Ireland.  
 June 9, 1916, State Assurance Co. (Ltd.), Liverpool, England.  
 November 20, 1916, United States Fire Insurance Co., New York, N. Y.  
 December 6, 1916, Alliance Insurance Co., Philadelphia, Pa.

The following companies applied for licenses to transact business in the District during the year, but licenses were either refused by the department or applications withdrawn by companies:

June 6, 1916, Mosaic Templars of America, Little Rock, Ark.  
 November 21, 1916, Degree of Honor (of South Dakota), Sioux City, Iowa.

The following companies withdrew or reinsured during 1916:

## Casualty insurance companies:

American Credit Indemnity Co., St. Louis, Mo., did not apply for renewal of license May 1, 1916.  
 Southwestern Surety Insurance Co., Durant, Okla., absorbed by the Southern Surety Co., Denison, Okla., January 1, 1916.  
 Union Casualty Insurance Co., Philadelphia, Pa., license suspended February 7, 1916.  
 Casualty Co. of America, New York, N. Y., reinsured its District business December 1, 1916.

## Fraternal beneficial associations:

Catholic Benevolent Legion, Brooklyn, N. Y., did not renew license on May 1, 1916.

## Fire insurance companies:

Sterling Fire Insurance Co., Indianapolis, Ind., did not renew license May 1, 1916.  
 Williamsburgh City Fire Insurance Co. merged with the United States Fire Insurance Co., of New York, as of September 28, 1916.

## EXAMINATIONS IN 1916.

The following insurance companies and associations were examined by this department during the year:

January 24, 1916, Capitol Indemnity Society, Washington, D. C.  
 February 21, 1916, Knights of Pythias, N.A., S.A., E.A., A., and A., Washington, D. C.  
 May 9, 1916, First National Fire Insurance Co., Washington, D. C.  
 May 15, 1916, Masonic Mutual Life Association, Washington, D. C.  
 July 21, 1916, American Workmen, Washington, D. C.  
 October 2, 1916, Corcoran Fire Insurance Co., Washington, D. C.  
 October 31, 1916, German-American Fire Insurance Co., Washington, D. C.  
 December 13, 1916, Capital City Benefit Society, Washington, D. C.  
 December 13, 1916, Continental Life Insurance Co., Richmond, Va.  
 December 14, 1916, Commercial National Insurance Co., Washington, D. C.  
 December 14, 1916, People's Mutual Benefit Insurance Co., Washington, D. C.  
 December 15, 1916, Provident Relief Association, Washington, D. C.  
 December 19, 1916, Richmond Beneficial Insurance Co., Richmond, Va.  
 December 20, 1916, Home Beneficial Association, Richmond, Va.

Respectfully submitted.

C. F. NESBIT,  
*Superintendent.*

The COMMISSIONERS OF THE DISTRICT OF COLUMBIA.

*Financial condition of insurance companies and associations doing business in the District of Columbia, Dec. 31, 1916.*

[Required under sec. 651 of the Code.]

Name of company.	Assets.	Liabilities.	Surplus.
<b>LOCAL LIFE INSURANCE COMPANY.</b>			
<i>Stock (1).</i>			
Equitable Life, Washington, D. C.....	\$586,766.07	\$457,604.84	\$129,161.23
<b>DOMESTIC LIFE INSURANCE COMPANIES.</b>			
<i>Mutual (22).</i>			
Baltimore Life, Baltimore, Md.....	3,608,325.56	3,120,909.78	487,415.78
Bankers Life, Des Moines, Iowa.....	30,345,086.70	29,101,612.17	1,243,474.53
Berkshire Life, Pittsfield, Mass.....	23,621,208.13	21,696,371.78	1,924,836.35
Connecticut Mutual Life, Hartford, Conn.....	76,687,788.46	71,555,092.62	5,132,695.84
Eureka Life, Baltimore, Md.....	427,530.29	360,223.46	67,306.83
Fidelity Mutual Life, Philadelphia, Pa.....	32,181,517.40	28,330,258.53	3,851,258.87
Home Life, New York, N. Y.....	32,821,462.84	30,909,937.55	1,911,525.29
John Hancock Mutual Life, Boston, Mass.....	139,912,253.92	128,916,331.96	10,995,921.96
Massachusetts Mutual Life, Springfield, Mass.....	93,240,376.67	85,386,499.07	7,853,877.60
Metropolitan Life, New York, N. Y.....	608,097,634.17	566,894,830.24	41,202,803.93
Mutual Benefit Life, Newark, N. J.....	204,562,348.02	188,298,843.99	16,263,504.03
Mutual Life, New York, N. Y.....	624,530,044.12	525,176,213.87	99,353,830.30
National Life, Montpelier, Vt.....	66,832,323.22	55,985,961.56	10,846,361.66
New England Mutual Life, Boston, Mass.....	79,095,500.69	70,704,340.01	8,331,160.68
New York Life, New York, N. Y.....	866,988,841.57	722,867,944.76	144,120,896.81
North Carolina Mutual & Provident, Durham, N. C.....	232,964.40	209,373.10	23,591.30
Northwestern Mutual Life, Milwaukee, Wis.....	363,084,218.14	337,767,671.82	25,316,546.32
Penn Mutual Life, Philadelphia, Pa.....	172,496,443.92	148,062,179.68	24,434,264.24
Phoenix Mutual Life, Hartford, Conn.....	42,393,349.87	39,229,634.62	3,163,715.25
Prudential, Newark, N. J.....	432,019,822.94	376,115,578.84	55,904,244.10
Security Mutual Life, Binghamton, N. Y.....	8,097,354.51	7,561,093.33	536,261.18
Union Mutual Life, Portland, Me.....	18,707,020.35	17,826,706.04	880,314.31
<i>Stock (22).</i>			
Ætina Life, Hartford, Conn.....	131,298,624.50	109,260,866.93	22,037,757.57
American National, Galveston, Tex.....	4,336,054.86	3,300,187.23	1,035,867.63
Atlantic Life, Richmond, Va.....	3,534,207.38	2,885,116.33	649,091.05
Columbia Life, Cincinnati, Ohio.....	1,248,348.46	1,026,853.00	221,495.46
Columbian National Life, Boston, Mass.....	12,568,192.61	10,882,729.08	1,685,463.53
Continental Assurance, Chicago, Ill.....	274,259.50	116,885.62	157,373.88
Continental Life, Wilmington, Del.....	2,114,775.48	970,792.30	1,143,983.18
Equitable Life, New York, N. Y.....	562,381,598.97	469,567,002.60	92,814,596.37
Germania Life, New York, N. Y.....	53,594,641.34	46,734,662.88	6,859,978.46
Jefferson Standard Life, Greensboro, N. C.....	7,376,276.90	6,228,975.03	1,147,301.87
Life Insurance Co. of Virginia, Richmond, Va.....	14,464,717.23	12,128,477.93	2,336,239.30
Manhattan Life, New York, N. Y.....	19,765,094.57	19,263,847.70	501,246.87
Maryland Life, Baltimore, Md.....	3,661,485.22	3,098,736.40	562,748.82
Merchants Life, Burlington, Iowa.....	1,623,241.14	1,340,525.65	282,715.49
Pacific Mutual Life, Los Angeles, Cal.....	38,727,196.62	33,762,003.73	4,965,192.89
Philadelphia Life, Philadelphia, Pa.....	5,023,369.83	4,116,092.37	907,277.46
Pittsburgh Life & Trust, Pittsburgh, Pa.....	24,001,571.30	22,287,527.27	1,714,044.03
Provident Life & Trust, Philadelphia, Pa.....	93,051,631.44	83,234,131.65	9,817,499.79
Reliance Life, Pittsburgh, Pa.....	6,373,812.02	5,000,868.14	1,372,943.88
Standard Life, Atlanta, Ga.....	245,170.13	121,287.07	123,883.06
Travelers, Hartford, Conn.....	89,910,218.27	82,503,948.54	7,406,269.73
Union Central Life, Cincinnati, Ohio.....	114,684,244.78	95,837,329.77	18,846,915.01
<b>HEALTH, ACCIDENT, AND LIFE INSURANCE COMPANIES.</b>			
[Operating under sec. 653.]			
<i>Local industrial (4).</i>			
Capital City Benefit Society, Washington, D. C.....	96,131.85	9,410.62	86,721.23
National Benefit Association, Washington, C. C.....	255,525.10	122,326.03	133,199.07
People's Mutual Benefit, Washington, D. C.....	70,312.33	3,484.38	66,827.95
Provident Relief Association, Washington, D. C.....	45,992.93	3,956.78	42,036.15
<i>Domestic (6).</i>			
Continental Life, Richmond, Va.....	45,485.29	2,358.54	43,126.75
Guarantee Fund Life, Omaha, Nebr.....	1,957,332.64	140,054.94	1,817,277.70
Home Beneficial, Richmond, Va.....	639,719.33	164,263.30	495,456.03
Life & Casualty of Tennessee, Nashville, Tenn.....	352,087.82	154,283.93	198,403.89
National Life, Des Moines, Iowa.....	1,237,487.16	281,068.94	956,418.22
Richmond Beneficial, Richmond, Va.....	65,519.71	4,624.04	60,895.71

## Financial condition of insurance companies and associations doing business in the District of Columbia, Dec. 31, 1916—Continued.

Name of company.	Assets.	Liabilities.	Surplus.
<b>FRATERNAL BENEFICIAL ASSOCIATIONS.</b>			
<i>Local (9).</i>			
American Workmen, Washington, D. C.	\$18,405.01	\$108.00	\$18,297.01
Capitol Indemnity, Washington, D. C.	457.18	-----	457.18
Columbian Fraternal, Washington, D. C.	8,527.53	1,575.25	6,952.28
Jonavid of America, Royal Order, Washington, D. C.	2,173.57	49.00	2,133.57
Knights of Industry, Washington, D. C.	3,618.17	3,878.68	<sup>2</sup> -260.51
Knights of Pythias (insurance department), Washington, D. C.	8,911,465.46	7,557,116.50	1,354,348.96
Knights of Pythias, N. A., etc., Washington, D. C.	26,204.10	1,050.00	25,154.10
Masonic Mutual Life, Washington, D. C.	1,022,065.63	985,196.64	36,868.99
Patricians, Washington, D. C.	16,888.77	9,812.59	7,076.18
<i>Domestic (33).</i>			
Ben Hur, Supreme Tribe, Crawfordsville, Ind.	1,629,573.00	186,831.05	1,442,741.95
Brotherhood of All Railway Employees, Chicago, Ill.	82,702.07	14,732.40	67,949.67
Catholic Benevolent Legion, Brooklyn, N. Y.	(1)	(1)	(1)
Catholic Knights of America, St. Louis, Mo.	1,216,307.17	45,969.29	1,170,337.88
Catholic Women's Benevolent Legion, New York, N. Y.	522,269.98	25,750.00	496,519.98
Columbian Circle, Chicago, Ill.	735,538.00	66,029.92	669,508.08
Columbian Woodmen, Atlanta, Ga.	755,048.77	120,742.85	634,305.92
Fraternal Mystic Circle, Philadelphia, Pa.	508,510.58	410,870.26	137,640.32
Golden Cross, United Order, Knoxville, Tenn.	188,336.46	45,246.45	143,090.01
Heptasophs, Improved order, Baltimore, Md.	172,641.78	277,581.58	<sup>2</sup> -104,939.80
Iroquois, Order of, Buffalo, N. Y.	70,209.78	4,828.17	65,381.61
Independent Order of St. Luke, Richmond, Va.	108,585.52	7,240.70	101,344.82
Knights of Columbus, New Haven, Conn.	7,101,548.82	132,133.33	6,969,415.49
Ladies of the Macabees, Port Huron, Mich.	1,350,940.75	90,737.27	1,260,203.48
Macabees, The, Detroit, Mich.	22,443,030.13	1,687,584.16	20,755,445.97
Masons Annuity, Atlanta, Ga.	945,674.26	936,588.55	9,085.71
Modern Brotherhood of America, Mason City, Iowa.	3,174,243.32	219,077.69	2,955,165.63
Modern Woodmen of America, Rock Island, Ill.	15,742,066.42	2,027,058.70	13,715,007.72
Moses, Grand United Order, Charlotte Court House, Va.	17,279.18	123.00	17,156.18
National Fraternal Society of the Deaf, Chicago, Ill.	116,138.07	-----	116,138.07
National Protective Legion, Waverly, N. Y.	197,675.28	38,652.78	159,022.50
National Union, Toledo, Ohio	2,476,268.95	407,083.03	2,069,125.92
Order Brith Abraham, New York, N. Y.	219,639.53	128,923.16	90,716.37
Order United Commercial Travelers of America, Columbus, Ohio	732,694.62	249,989.02	482,705.60
Protected Home Circle, Sharon, Pa.	1,315,003.28	41,500.00	1,274,003.28
Railway Mail Association, Portsmouth, N. H.	144,519.44	24,369.98	120,149.46
Royal Arcanum, Boston, Mass.	4,449,587.06	900,056.03	3,549,531.03
Royal Highlanders, Aurora, Nebr.	1,909,634.89	28,700.00	1,940,934.89
Royal Neighbors of America, Rock Island, Ill.	3,152,887.86	297,142.37	2,855,745.49
Women's Benefit Association of Macabees, Port Huron, Mich.	10,448,706.36	195,311.83	10,253,394.53
Woodmen Circle, Sup. Forest, Omaha, Nebr.	6,000,241.40	239,765.83	5,760,475.57
Woodmen of the World, Omaha, Nebr.	31,289,396.88	2,372,427.28	28,916,969.60
Workmen's Circle, New York, N. Y.	740,409.49	34,264.34	706,145.15
<b>LOCAL CASUALTY COMPANIES.</b>			
<i>Stock (2).</i>			
Commercial National, Washington, D. C.	32,090.81	1,444.23	30,646.58
Home Plate Glass, Washington, D. C.	41,980.75	4,698.32	37,282.43
<b>DOMESTIC CASUALTY COMPANIES.</b>			
<i>Stock (49).</i>			
Aetna Accident & Liability, Hartford, Conn.	7,755,254.43	3,457,560.05	4,297,694.38
Aetna Life (accident department), Hartford, Conn.	(3)	(3)	(3)
American Automobile, St. Louis, Mo.	1,477,493.63	970,090.07	507,403.56
American Credit Indemnity, St. Louis, Mo.	(1)	(1)	(1)
American Fidelity, Montpelier, Vt.	(1)	(1)	(1)
American Indemnity, Galveston, Tex.	1,256,847.96	495,793.89	761,054.07
Brotherhood Accident, Boston, Mass.	279,605.66	89,269.85	190,335.81
Casualty Co. of America, New York, N. Y.	(3)	(1)	(1)
Columbian National Life (accident department), Boston, Mass.	(3)	(3)	(3)
Commercial Casualty, Newark, N. J.	2,388,881.43	1,406,989.99	981,891.44
Commonwealth Casualty, Philadelphia, Pa.	201,777.52	25,888.65	175,888.87
Continental Casualty, Hammond, Ind.	2,490,669.27	1,890,669.27	600,000.00
Equitable Accident, Boston, Mass.	169,384.39	26,000.00	143,384.39
Federal Casualty, Detroit, Mich.	426,984.46	49,919.40	377,065.06
Fidelity and Casualty, New York, N. Y.	13,788,795.23	10,458,032.97	3,330,762.26
Fidelity and Deposit, Baltimore, Md.	11,834,646.85	6,605,184.16	5,229,462.69

<sup>1</sup> Withdrawn from the District.<sup>2</sup> Deficit.<sup>3</sup> See life statement.<sup>4</sup> Reinsured.



*Financial condition of insurance companies and associations doing business in the District of Columbia, Dec. 31, 1916—Continued.*

Name of company.	Assets.	Liabilities.	Surplus.
<b>DOMESTIC CASUALTY COMPANIES—continued.</b>			
<i>Stock (49)—Continued.</i>			
Georgia Casualty, Macon, Ga.....	\$1,678,642.17	\$1,201,943.93	\$476,698.24
Globe Indemnity, New York, N. Y.....	5,838,952.83	4,552,933.49	1,286,019.34
Great Eastern Casualty, New York, N. Y.....	1,291,487.06	645,408.16	646,078.90
Hartford Accident & Indemnity, Hartford, Conn.....	4,393,931.75	3,322,208.54	1,071,723.21
Hartford Steam Boiler, Hartford, Conn.....	6,805,287.75	3,050,716.73	3,754,571.02
Indiana & Ohio Live Stock, Crawfordsville, Ind.....	(1)	(1)	(1)
London & Lancashire Indemnity, New York, N. Y.....	2,844,045.21	1,827,805.10	1,016,240.11
Lloyds Plate Glass, New York, N. Y.....	945,839.74	440,702.82	505,136.92
Loyal Protective, Boston, Mass.....	509,827.15	242,782.66	267,044.49
Maryland Casualty, Baltimore, Md.....	10,298,608.33	7,237,608.31	3,061,000.02
Massachusetts Accident, Boston, Mass.....	330,688.87	120,688.87	210,000.00
Massachusetts Bonding and Insurance, Boston, Mass.....	4,868,579.15	2,992,191.47	1,876,387.68
Metropolitan Casualty, New York, N. Y.....	908,753.24	402,772.64	505,980.60
Metropolitan Life (accident department), New York, N. Y.....	(2)	(2)	(2)
National Casualty, Detroit, Mich.....	363,440.20	56,970.00	306,470.20
National Surety, New York, N. Y.....	12,813,590.12	4,394,816.82	8,418,773.30
New Amsterdam Casualty, New York, N. Y.....	3,061,034.94	1,718,321.82	1,342,713.12
New England Equitable, Boston, Mass.....	(3)	(3)	(3)
New Jersey Fidelity & Plate Glass, Newark, N. J.....	1,235,447.58	582,163.89	653,283.69
New York Plate Glass, New York, N. Y.....	977,705.05	428,441.23	549,264.42
North American Accident, Chicago, Ill.....	877,827.02	444,793.28	433,034.34
Pacific Mutual Life (accident department), Los Angeles, Cal.....	(2)	(2)	(2)
Peerless Casualty, Keene, N. H.....	146,734.09	17,496.10	129,237.99
Preferred Accident, New York, N. Y.....	4,223,400.84	2,523,400.84	1,700,000.00
Prudential Casualty, Indianapolis, Ind.....	997,977.95	611,438.61	386,539.34
Reliance Life (accident department), Pittsburgh, Pa.....	(2)	(2)	(2)
Royal Indemnity, New York, N. Y.....	5,777,960.92	4,174,412.19	1,603,548.73
Southern Surety Co., Dennison, Okla.....	2,500,914.64	1,647,368.35	853,546.29
Standard Accident, Detroit, Mich.....	6,347,974.33	4,068,518.60	2,279,455.73
Travelers Indemnity, Hartford, Conn.....	3,524,777.90	1,828,363.89	1,696,414.01
Travelers (accident department), Hartford, Conn.....	25,185,055.20	16,596,691.38	8,588,363.82
United States Casualty, New York, N. Y.....	3,508,064.01	2,208,064.01	1,300,000.00
United States Fidelity & Guaranty, Baltimore, Md.....	13,243,058.29	8,554,255.95	4,688,802.34
<b>FOREIGN CASUALTY COMPANIES.</b>			
<i>Stock (5).</i>			
Employers Liability Assurance, London, England.....	11,524,704.68	9,109,082.73	2,415,621.95
Frankfort General, Frankfurt on Main, Germany.....	1,491,947.66	1,018,048.57	473,899.09
General Accident, Fire & Life, Perth, Scotland.....	3,208,078.38	2,541,394.92	666,683.46
Ocean Accident & Guarantee Corporation, London, England.....	7,276,949.08	5,951,826.28	1,325,122.80
Zurich General Accident & Liability, Zurich, Switzerland.....	2,973,195.97	2,152,630.36	820,565.61
<b>LOCAL FIRE INSURANCE COMPANIES.</b>			
<i>Stock (7).</i>			
Arlington Fire, Washington, D. C.....	248,662.42	2,977.78	245,684.64
Corcoran Fire, Washington, D. C.....	293,970.16	23,342.61	270,627.55
Firemen's, Washington, D. C.....	359,011.80	73,761.63	285,250.17
First National Fire, Washington, D. C.....	1,728,996.83	665,823.34	1,063,173.49
German-American Fire, Washington, D. C.....	379,885.02	26,922.29	352,962.73
National Union, Washington, D. C.....	302,302.69	37,461.77	264,840.92
Potomac, Washington, D. C.....	449,880.15	141,558.47	308,321.68
<i>Mutual (3).</i>			
Mutual Fire, Washington, D. C.....	324,330.10	12,704.01	311,626.09
Mutual Investment Fire, Washington, D. C.....	6,752.56	3,403.77	3,348.79
Mutual Protection Fire, Washington, D. C.....	31,820.40	1,952.98	29,867.42
<b>DOMESTIC FIRE INSURANCE COMPANIES.</b>			
<i>Stock (74).</i>			
Ætna, Hartford, Conn.....	26,706,547.02	13,203,222.49	13,503,324.53
Agricultural, Watertown, N. Y.....	5,036,003.01	2,546,861.95	2,489,141.06
Alliance, Philadelphia, Pa.....	3,100,838.64	1,600,838.64	1,500,000.00
American Automobile, St. Louis, Mo.....	(4)	(4)	(4)
American Central, St. Louis, Mo.....	4,142,833.93	2,110,098.36	2,032,735.57
American Druggists Fire, Cincinnati, Ohio.....	480,318.16	92,550.90	387,767.26
American Eagle Fire, New York, N. Y.....	2,886,851.64	757,214.28	2,129,637.36
American & Foreign Marine, New York, N. Y.....	1,610,982.82	274,505.58	1,336,477.24
American, Newark, N. J.....	11,285,223.17	6,333,795.71	4,951,427.46

<sup>1</sup> Reinsured. <sup>2</sup> See life statement.

<sup>3</sup> Withdrawn from the District.

<sup>4</sup> See casualty statement.

## Financial condition of insurance companies and associations doing business in the District of Columbia, Dec. 31, 1916—Continued.

Name of company.	Assets.	Liabilities.	Surplus.
DOMESTIC FIRE INSURANCE COMPANIES—contd.			
Stock (74)—Continued.			
Automobile, Hartford, Conn.	\$2,748,832.19	\$1,039,977.81	\$1,708,854.38
Boston, Boston, Mass.	8,184,478.50	4,502,190.70	3,682,287.80
Buffalo German, Buffalo, N. Y.	3,367,572.49	959,854.51	2,407,717.98
Camden Fire, Camden, N. J.	3,865,719.60	2,173,299.14	1,692,420.46
Citizens, St. Louis, Mo.	715,444.79	211,351.22	504,093.57
Columbia, Jersey City, N. J.	1,277,438.09	244,849.90	1,032,588.19
Commercial Union Fire, New York, N. Y.	1,327,048.74	765,006.49	562,042.25
Commonwealth, New York, N. Y.	3,338,189.74	1,477,206.97	1,860,982.77
Connecticut Fire, Hartford, Conn.	7,249,870.84	4,413,815.90	2,836,063.94
Continental, New York, N. Y.	34,093,874.47	11,811,038.23	22,282,836.24
Concordia Fire, Milwaukee, Wis.	2,587,558.08	1,572,389.53	1,015,168.55
County Fire, Philadelphia, Pa.	985,384.81	381,848.33	603,536.48
Equitable Fire & Marine, Providence, R. I.	1,356,651.42	385,620.55	971,030.87
Federal, Jersey City, N. J.	4,523,401.62	2,219,460.75	2,303,940.87
Fidelity-Phenix Fire, New York, N. Y.	19,219,357.62	9,703,732.63	9,515,624.99
Fire Association of Philadelphia, Philadelphia, Pa.	10,046,848.04	6,778,643.61	3,268,204.43
Fireman's Fund, San Francisco, Cal.	13,445,953.99	8,269,761.49	5,176,192.50
Firemen's, Newark, N. J.	7,707,543.85	4,007,748.92	3,699,794.93
Franklin Fire, Philadelphia, Pa.	2,391,125.71	1,409,072.83	982,052.88
German Alliance, New York, N. Y.	2,098,366.94	628,767.72	1,469,599.22
German-American Fire, Baltimore, Md.	1,343,716.14	279,883.98	1,063,832.16
German-American, New York, N. Y.	23,713,477.96	10,954,055.67	12,759,422.29
Germania Fire, New York, N. Y.	8,553,704.22	4,222,485.60	4,331,218.62
Girard Fire & Marine, Philadelphia, Pa.	2,330,388.56	1,190,628.16	1,139,760.40
Glens Falls, Glens Falls, N. Y.	6,413,771.65	3,541,925.76	2,871,845.89
Globe & Rutgers Fire, New York, N. Y.	13,790,133.26	6,839,942.71	6,950,190.55
Granite State Fire, Portsmouth, N. H.	1,335,196.49	815,691.52	519,504.97
Hanover Fire, New York, N. Y.	4,921,188.55	3,015,107.65	1,906,080.90
Hartford Fire, Hartford, Conn.	29,878,349.31	20,196,123.17	9,682,226.14
Home, New York, N. Y.	40,263,879.55	21,395,706.42	18,868,113.12
Humboldt Fire, Pittsburgh, Pa.	1,604,117.07	1,021,710.13	582,406.94
Imperial Assurance, New York, N. Y.	959,530.49	459,263.12	500,267.36
Insurance Co. of North America, Philadelphia, Pa.	23,792,496.82	14,792,496.82	9,000,000.00
Insurance Co. of State of Pennsylvania, Philadelphia, Pa.	4,658,595.39	3,256,241.73	1,402,353.66
Maryland Motor Car, Wilmington, Del.	498,920.59	139,280.01	359,640.58
Massachusetts Fire & Marine, Boston, Mass.	1,632,135.62	871,924.25	760,211.37
Mechanics & Traders, New Orleans, La.	1,008,029.69	696,838.97	911,190.72
Mercantile Insurance Co. of America, New York, N. Y.	3,241,974.14	1,133,539.46	2,108,434.68
Milwaukee Mechanics, Milwaukee, Wis.	4,659,805.92	2,641,009.55	2,018,796.37
National Fire, Hartford, Conn.	17,572,309.09	11,637,565.44	5,934,743.65
National Union Fire, Pittsburgh, Pa.	4,432,172.85	2,675,910.69	1,756,262.16
Newark Fire, Newark, N. J.	2,256,703.00	1,348,933.33	907,769.67
New Hampshire Fire, Manchester, N. H.	6,969,872.54	3,519,444.13	3,450,428.41
Niagara Fire, New York, N. Y.	8,375,412.97	4,343,634.66	4,031,778.31
North River, New York, N. Y.	3,939,478.84	2,184,340.09	1,755,138.75
Northwestern National, Milwaukee, Wis.	7,607,305.85	4,545,731.62	3,061,574.23
Old Colony, Boston, Mass.	1,712,956.52	808,966.11	843,990.41
Orient, Hartford, Conn.	4,030,146.21	1,992,964.57	2,037,181.64
Pennsylvania Fire, Philadelphia, Pa.	8,534,397.89	5,425,488.64	1,213,888.19
Peoples National Fire, Wilmington, Del.	1,948,593.38	734,705.19	9,756,064.79
Phenix, Hartford, Conn.	16,503,963.37	6,747,808.58	2,588,322.95
Providence Washington, Providence, R. I.	6,316,095.69	3,727,772.74	6,176,149.57
Queen, New York, N. Y.	12,149,847.97	5,973,698.40	800,125.17
Rhode Island, Providence, R. I.	1,754,109.52	953,984.35	4,895,059.41
St. Paul Fire & Marine, St. Paul, Minn.	12,288,617.85	7,393,558.44	1,836,745.16
Security, New Haven, Conn.	4,486,437.66	2,649,692.50	5,014,452.80
Springfield Fire & Marine, Springfield, Mass.	11,961,976.31	6,947,523.51	889,163.97
Standard Fire, Hartford, Conn.	1,524,128.43	634,964.46	364,865.97
Sterling Fire, Indianapolis, Ind.	( )	( )	3,043,904.75
Teutonia Fire, Pittsburgh, Pa.	966,314.90	601,448.93	1,084,176.08
United States Fire, New York, N. Y.	6,889,577.71	3,845,672.96	( )
Virginia Fire & Marine, Richmond, Va.	2,009,768.96	925,592.88	( )
Vulcan, New York, N. Y.	( )	( )	1,892,267.23
Westchester Fire, New York, N. Y.	6,271,290.50	4,379,023.27	( )
Williamsburgh City Fire, New York, N. Y.	( )	( )	( )
Mutual (2).			
Fitchburg Mutual, Fitchburg, Mass.	200,535.81	149,126.26	51,409.55
Mutual Fire, Sandy Spring, Md.	395,732.74	6,331.96	389,400.78
Lloyds Association (1).			
Subscribers at United States Lloyds, New York, N. Y.	2,429,598.06	1,599,447.46	830,150.60

: Withdrawn from the District.

*Financial condition of insurance companies and associations doing business in the District of Columbia, Dec. 31, 1916—Continued.*

Name of company.	Assets.	Liabilities.	Surplus.
<b>UNITED STATES BRANCHES OF FOREIGN FIRE INSURANCE COMPANIES.</b>			
<i>Stock (35).</i>			
Aachen & Munich Fire, Aix-la-Chapelle, Germany..	\$2,850,061.10	\$1,376,317.70	\$1,473,743.40
Atlas Assurance, London, England.....	3,270,654.95	2,031,517.82	1,239,137.13
British & Foreign Marine, Liverpool, England.....	2,012,480.98	695,578.86	1,316,902.12
British America Assurance, Toronto, Canada.....	1,936,279.77	1,112,315.18	823,964.59
Caledonian, Edinburgh, Scotland.....	2,352,282.99	1,606,524.35	685,758.64
Commercial Union Assurance, London, England.....	10,835,361.64	8,046,993.29	2,838,368.35
General Fire Assurance, Paris, France.....	1,023,633.79	572,497.18	451,136.61
Hamburg-Bremen Fire, Hamburg, Germany.....	1,902,350.53	1,298,495.30	603,855.23
Indemnity Mutual Marine, London, England.....	818,155.93	357,055.28	461,100.65
Law Union & Rock, Liverpool, England.....	1,408,514.03	491,050.38	917,463.65
Liverpool & London & Globe, Liverpool, England.....	15,827,439.35	10,366,693.76	5,460,745.59
London Assurance, London, England.....	4,972,551.95	3,359,973.64	1,612,578.31
London & Lancashire Fire, Liverpool, England.....	5,386,826.09	3,158,898.89	2,227,927.20
Mannheim, Mannheim, Germany.....	2,641,265.91	1,309,140.49	1,332,125.42
Marine Insurance, London, England.....	2,301,988.64	1,274,183.97	1,027,804.67
Nationale Fire, Paris, France.....	868,758.99	355,512.68	513,246.31
Nord-Deutsche, Hamburg, Germany.....	2,619,260.89	1,407,522.54	1,211,738.35
North British & Mercantile, London, England.....	9,482,918.71	5,871,867.64	3,611,051.07
Northern Assurance, London, England.....	6,680,597.35	3,596,515.80	3,084,081.55
Norwich Union Fire, Norwich, England.....	3,531,304.32	2,116,648.57	1,414,655.75
Palatine, London, England.....	3,228,551.15	2,227,893.52	1,000,657.63
Patriotic Assurance, Dublin, Ireland.....	584,122.64	52,063.78	532,058.86
Phoenix Fire, Paris, France.....	776,348.52	349,392.70	426,955.82
Phoenix Assurance, London, England.....	4,637,547.84	2,830,235.21	1,807,312.63
Prussian National, Stettin, Germany.....	2,786,046.85	1,584,019.48	1,202,027.37
Royal Exchange Assurance, London, England.....	3,571,783.86	2,223,708.63	1,348,075.23
Royal, Liverpool, England.....	14,763,831.58	10,563,651.48	4,200,180.10
Scottish Union & National, Edinburgh, Scotland.....	6,966,172.75	3,165,213.32	3,800,959.43
State Assurance, Liverpool, England.....	721,333.38	216,977.87	504,355.51
Sun Insurance, London, England.....	5,001,639.44	3,194,742.65	1,806,896.79
Svea Fire & Life, Gothenburgh, Sweden.....	1,825,231.57	1,101,071.89	724,159.68
Union Assurance Society, London, England.....	1,714,979.33	675,241.24	1,039,738.09
Union Fire, Paris, France.....	1,142,463.47	528,772.96	613,690.51
Union Marine, Liverpool, England.....	1,274,376.23	806,800.31	467,575.92
Western Assurance, Toronto, Canada.....	3,328,187.86	1,875,941.84	1,452,246.02
<b>Total.....</b>	<b>6,093,609,495.40</b>	<b>4,969,176,952.90</b>	<b>1,124,432,542.50</b>

*Taxes and fees paid by all insurance companies and associations, agents, brokers, and solicitors authorized in the District of Columbia for year 1916.*

	Filing fees.	Taxes.	Total.
<b>LIFE.</b>			
Aetna Life Insurance Co., Hartford, Conn.....	\$10.00	\$975.83	\$985.83
American National Insurance Co., Galveston, Tex.....	10.00	.....	10.00
Atlantic Life Insurance Co., Richmond, Va.....	10.00	22.73	32.73
Baltimore Life Insurance Co., Baltimore, Md.....	10.00	573.69	583.69
Bankers Life Co., Des Moines, Iowa.....	10.00	225.24	235.24
Berkshire Life Insurance Co., Pittsfield, Mass.....	10.00	184.76	194.76
Columbia Life Insurance Co., Cincinnati, Ohio.....	9.17	.....	9.17
Columbian National Life, Boston, Mass.....	10.00	139.88	149.88
Connecticut Mutual Life, Hartford, Conn.....	10.00	905.16	915.16
Continental Assurance Co., Chicago, Ill.....	10.00	41.56	51.56
Continental Life Insurance Co., Wilmington, Del.....	11.67	.....	11.67
Equitable Life Assurance Society, New York, N. Y.....	10.00	4,341.82	4,351.82
Equitable Life Insurance Co., Washington, D. C.....	10.00	2,000.15	2,010.15
Eureka Life Insurance Co., Baltimore, Md.....	10.00	868.84	878.84
Fidelity Mutual Life, Philadelphia, Pa.....	10.00	446.03	456.03
Germania Life Insurance Co., New York, N. Y.....	10.00	149.29	159.29
Home Life Insurance Co., New York, N. Y.....	10.00	995.19	1,005.19
Jefferson Standard Life, Greensboro, N. C.....	10.00	31.35	41.35
John Hancock Mutual, Boston, Mass.....	10.00	1,402.02	1,412.02
Life Insurance Co. of Virginia, Richmond, Va.....	10.00	1,073.77	1,083.77
Manhattan Life Insurance Co., New York, N. Y.....	10.00	670.95	680.95
Maryland Life Insurance Co., Baltimore, Md.....	10.00	49.40	59.40
Massachusetts Mutual Life, Springfield, Mass.....	10.00	1,007.33	1,017.33
Merchants Life Insurance Co., Burlington, Iowa.....	10.00	54.10	64.10
Metropolitan Life Insurance Co., New York, N. Y.....	10.00	15,503.87	15,513.87
Mutual Benefit Life, Newark, N. J.....	10.00	1,969.29	1,979.29
Mutual Life Insurance Co., New York, N. Y.....	10.00	3,759.95	3,769.95
Nation's Life Insurance Co., Montpelier, Vt.....	10.00	221.20	231.20
New England Mutual Life, Boston, Mass.....	10.00	1,411.72	1,421.72
New York Life Insurance Co., New York, N. Y.....	10.00	4,207.24	4,217.24
North Carolina Mutual & Provident, Durham, N. C.....	10.00	.....	10.00

*Taxes and fees paid by all insurance companies and associations, agents, brokers, and solicitors authorized in the District of Columbia for year 1916—Continued.*

	Filing fees.	Taxes.	Total.
<b>LIFE—continued.</b>			
Northwestern Mutual Life, Milwaukee, Wis.	\$10.00	\$3,435.34	\$3,445.34
Pacific Mutual Life, Los Angeles, Cal.	10.00	583.42	593.42
Penn Mutual Life, Philadelphia, Pa.	10.00	3,255.71	3,265.71
Philadelphia Life Insurance Co., Philadelphia, Pa.	10.00	22.68	32.68
Phoenix Mutual Life, Hartford, Conn.	10.00	717.07	727.07
Pittsburgh Life & Trust Co., Pittsburgh, Pa.	10.00	155.85	165.85
Provident Life & Trust Co., Philadelphia, Pa.	10.00	1,401.54	1,411.54
Prudential Insurance Co., Newark, N. J.	10.00	7,822.30	7,832.30
Reliance Life Insurance Co., Pittsburgh, Pa.	10.00	59.12	69.12
Security Mutual Life, Binghamton, N. Y.	10.00	147.78	157.78
Standard Life Insurance Co., Atlanta, Ga.	9.17		9.17
Travelers Insurance Co., Hartford, Conn.	10.00	2,936.82	2,946.82
Union Central Life, Cincinnati, Ohio	10.00	1,004.77	1,014.77
Union Mutual Life, Portland, Me.	12.50		12.50
<b>ASSESSMENT LIFE.</b>			
Capital City Benefit Society, Washington, D. C.	10.00	468.62	478.62
Continental Life Insurance Co., Richmond, Va.	10.00	426.73	436.73
Guarantee Fund Life Association, Omaha, Nebr.	10.00		10.00
Home Beneficial Association, Richmond, Va.	10.00	636.40	646.40
Life & Casualty Co. of Tennessee, Nashville, Tenn.	5.00		5.00
National Benefit Association, Washington, D. C.	10.00	492.05	502.05
National Life Association, Des Moines, Iowa.	5.00		5.00
Peoples Mutual Benefit Insurance Co., Washington, D. C.	10.00	2,017.90	2,027.90
Provident Relief Association, Washington, D. C.	10.00	838.85	848.85
Richmond Beneficial Insurance Co., Richmond, Va.	10.00	105.09	115.09
<b>FRATERNAL.</b>			
American Workmen, Washington, D. C.	5.00		5.00
Ben Hur Supreme Tribe, Crawfordsville, Ind.	5.00		5.00
Brotherhood of all Railway Employees, Chicago, Ill.	10.00		10.00
Capital Indemnity Society, Philadelphia, Pa.	5.00		5.00
Catholic Knights of America, St. Louis, Mo.	5.00		5.00
Catholic Women's Benevolent Legion, New York, N. Y.	5.00		5.00
Columbian Fraternal Association, Washington, D. C.	5.00		5.00
Columbian Woodmen (Eminent Household), Atlanta, Ga.	5.00		5.00
Fraternal Mystic Circle (Supreme Ruling of), Philadelphia, Pa.	5.00		5.00
Golden Cross, Knoxville, Tenn.	5.00		5.00
Improved Order of Heptasophs, Baltimore, Md.	5.00		5.00
Independent Order of St. Luke, Richmond, Va.	5.00		5.00
Iroquois, Order of, Buffalo, N. Y.	5.00		5.00
Jonavid of America, Royal Order of, Washington, D. C.	5.00		5.00
Knights of Columbus, New Haven, Conn.	5.00		5.00
Knights of Industry, Washington, D. C.	5.00		5.00
Knights of Pythias, N. A., S. A., E. A., and A., New Orleans, La.	5.00		5.00
Knights of Pythias (insurance department), Indianapolis, Ind.	5.00		5.00
Ladies of the Modern Maccabees, Port Huron, Mich.	5.00		5.00
Loyal Guard, Flint, Mich.	5.00		5.00
Maccabees, The, Port Huron, Mich.	5.00		5.00
Masonic Mutual Life Association, Washington, D. C.	5.00		5.00
Modern Brotherhood of America, Mason City, Iowa.	5.00		5.00
Modern Woodmen of America, Rock Island, Ill.	5.00		5.00
Moses, Grand United Order of, Charlotte Court House, Va.	5.00		5.00
National Protective Legion, Waverly, N. Y.	5.00		5.00
National Fraternal Society of the Deaf, Chicago, Ill.	5.00		5.00
National Union, Toledo, Ohio.	5.00		5.00
Order B'rith Abraham, New York, N. Y.	5.00		5.00
Order of United Commercial Travelers of America, Columbus, Ohio.	5.00		5.00
Patricians, Saginaw, Mich.	5.00		5.00
Protected Home Circle, Sharon, Pa.	5.00		5.00
Railway Mail Association, Portsmouth, N. H.	5.00		5.00
Royal Arcanum, Boston, Mass.	5.00		5.00
Royal Highlanders, Aurora, Nebr.	5.00		5.00
Royal Neighbors of America, Rock Island, Ill.	5.00		5.00
Southern Woodmen, Birmingham, Ala.	5.00		5.00
Supreme Lodge of Masons Annuity, Atlanta, Ga.	5.00		5.00
Women's Benefit Association of the Maccabees, Port Huron, Mich.	5.00		5.00
Woodmen Circle, Supreme Forest, Omaha, Nebr.	5.00		5.00
Woodmen of the World, Omaha, Nebr.	5.00		5.00
Workmen's Circle, New York, N. Y.	5.00		5.00
<b>CASUALTY.</b>			
Ætna Accident & Liability, Hartford, Conn.	10.00	241.82	251.82
American Fidelity, Montpelier, Vt.	10.00	8.94	18.94
American Indemnity, Galveston, Tex.	10.00	16.82	26.82
Brotherhood Accident, Boston, Mass.	10.00	13.93	23.93
Casualty Co. of America, New York, N. Y.	10.00	174.14	184.14
Commercial Casualty, Philadelphia, Pa.	10.00	17.65	27.65
Commonwealth Casualty, Philadelphia, Pa.	10.00		10.00
Commercial National, Washington, D. C.	10.00	1,300.15	1,310.15
Continental Casualty, Hammond, Ind.	10.00	614.08	624.08
Employers' Liability Assurance Corporation, England.	10.00	439.35	449.35

*Taxes and fees paid by all insurance companies and associations, agents, brokers, and solicitors authorized in the District of Columbia for year 1916—Continued.*

	Filing fees.	Taxes.	Total.
CASUALTY—continued.			
Equitable Accident, Boston, Mass.	\$10.00	\$13.77	\$23.77
Federal Casualty, Detroit, Mich.	11.67		11.67
Fidelity & Casualty, New York, N. Y.	10.00	877.75	887.75
Fidelity & Deposit, Baltimore, Md.	10.00	1,168.61	1,178.61
Frankfort General Insurance Co., Germany	10.00	207.02	217.02
General Accident, Fire & Life, Scotland	10.00	280.53	290.53
Georgia Casualty, Macon, Ga.	10.00	137.04	147.04
Globe Indemnity, New York, N. Y.	10.00	204.73	214.73
Great Eastern Casualty, New York, N. Y.	10.00	203.29	213.29
Hartford Accident & Indemnity, Hartford, Conn.	10.00	9.67	19.67
Hartford Steam Boiler Inspection & Insurance Co., Hartford, Conn.	10.00	38.49	48.49
Home Plate Glass, Washington, D. C.	10.00	103.97	113.97
Indiana & Ohio Live Stock, Crawfordsville, Ind.	10.00	6.37	16.37
London & Lancashire Indemnity, New York, N. Y.	10.00		10.00
Lloyds Plate Glass, New York, N. Y.	10.00	9.85	19.85
Loyal Protective, Boston, Mass.	10.00	4.78	14.78
Maryland Casualty, Baltimore, Md.	10.00	395.55	405.55
Massachusetts Accident, Boston, Mass.	10.00	74.22	84.22
Massachusetts Bonding & Insurance, Boston, Mass.	10.00	403.99	413.99
Metropolitan Casualty Insurance Co., New York, N. Y.	10.00	28.67	38.67
National Casualty Co., Detroit, Mich.	10.00	3.31	13.31
National Surety Co., New York, N. Y.	10.00	5.13	15.13
New Amsterdam Casualty Co., New York, N. Y.	10.00	109.58	119.58
New England Casualty, Boston, Mass.		35.46	35.46
New Jersey Fidelity & Plate Glass Insurance Co., Newark, N. J.	10.00	65.57	75.57
New York Plate Glass Insurance Co., New York, N. Y.	10.00	69.77	79.77
North American Accident Insurance Co., Chicago, Ill.	10.00	184.93	194.93
Ocean Accident & Guarantee Corporation, New York, N. Y.	10.00	122.37	132.37
Peerless Casualty Co., Keene, N. H.	10.00	24.37	34.37
Preferred Accident Insurance Co., New York, N. Y.	10.00	178.34	188.34
Prudential Casualty Co., Indianapolis, Ind.	10.00	80.63	90.63
Royal Indemnity Co., New York, N. Y.	10.00	353.59	363.59
Southern Surety Co., Denison, Okla.	11.67		11.67
Southwestern Surety Insurance Co., Denison, Okla.		97.23	97.23
Standard Accident Insurance Co., Detroit, Mich.	10.00	152.65	162.65
Travelers Indemnity Co., Hartford, Conn.	10.00	129.18	139.18
United States Casualty Co., New York, N. Y.	10.00	203.66	213.66
U. S. Fidelity & Guaranty Co., Baltimore, Md.	10.00	257.37	267.37
Zurich General Accident & Liability Insurance Co., Zurich, Switzerland	10.00	22.40	32.40
FIRE.			
Aachen & Munich Fire Insurance Co., Germany	10.00	61.92	71.92
Ætna Insurance Co., Hartford, Conn.	10.00	183.34	193.34
Agricultural Insurance Co., Watertown, N. Y.	10.00	66.01	76.01
Alliance Insurance Co., Philadelphia, Pa.	4.17		4.17
American Automobile Insurance Co., St. Louis, Mo.	10.00	179.43	189.43
American Central Insurance Co., St. Louis, Mo.	10.00	76.48	86.48
American Drugists' Fire Insurance Co., Cincinnati, Ohio	10.00	7.18	17.18
American Eagle Fire Insurance Co., New York, N. Y.	10.00	6.65	16.65
American & Foreign Marine Insurance Co., New York, N. Y.	10.00	121.45	131.45
American Insurance Co., Newark, N. J.	10.00	116.29	126.29
Arlington Fire Insurance Co., Washington, D. C.	10.00	219.89	219.89
Atlas Assurance Co., England	10.00	70.92	80.92
Automobile Insurance Co. of Hartford, Conn., Hartford, Conn.	10.00	63.79	73.79
Boston Insurance Co., Boston, Mass.	10.00	164.56	174.56
British America Assurance Co., Toronto, Canada	10.00	65.26	75.26
British & Foreign Marine Insurance Co., Liverpool, England	10.00	24.86	34.86
Buffalo German Insurance Co., Buffalo, N. Y.	10.00	52.58	62.58
Caledonian Insurance Co., Scotland	10.00	38.46	48.46
Camden Fire Insurance Association, Camden, N. J.	10.00	52.14	62.14
Citizens Insurance Co., St. Louis, Mo.	10.00	74.31	84.31
Columbia Insurance Co., Jersey City, N. J.	10.00	7.13	17.13
Commercial Union Assurance Co., England	10.00	182.84	192.84
Commercial Union Fire Insurance Co., New York, N. Y.	10.00	39.46	49.46
Commonwealth Insurance Co., New York, N. Y.	10.00	79.25	89.25
Concordia Fire Insurance Co., Milwaukee, Wis.	10.00	26.36	36.36
Connecticut Fire Insurance Co., Hartford, Conn.	10.00	88.33	98.33
Continental Insurance Co., New York, N. Y.	10.00	309.47	319.47
Corcoran Fire Insurance Co., Washington, D. C.	10.00	236.02	246.02
County Fire Insurance Co., Philadelphia, Pa.	10.00	8.64	18.64
Equitable Fire & Marine Insurance Co., Providence, R. I.	10.00	10.93	20.93
Federal Insurance Co., Jersey City, N. J.	10.00	29.18	39.18
Fidelity-Phoenix Fire Insurance Co., New York, N. Y.	10.00	163.89	173.89
Fireman's Fund Insurance Co., San Francisco, Cal.	10.00	537.13	547.13
Fire Association of Philadelphia, Philadelphia, Pa.	10.00	103.93	113.93
Firemen's Insurance Co., Washington, D. C.	10.00	492.48	502.48
Firemen's Insurance Co., Newark, N. J.	10.00	42.88	52.88
First National Fire Insurance Co., Washington, D. C.	10.00	113.53	123.53
Fitchburg Mutual Fire Insurance Co., Fitchburg, Mass.	10.00		10.00

*Taxes and fees paid by all insurance companies and associations, agents, brokers, and solicitors authorized in the District of Columbia for year 1916—Continued.*

	Filing fees.	Taxes.	Total.
FIRE—continued.			
Franklin Fire Insurance Co., Philadelphia, Pa.	\$10.00	\$81.42	\$91.42
General Fire Assurance Co., Paris, France	10.00	54.56	64.56
German Alliance Insurance Co., New York, N. Y.	10.00	21.63	31.63
German-American Fire Insurance Co., Baltimore, Md.	10.00	5.49	15.49
German-American Fire Insurance Co., Washington, D. C.	10.00	259.54	269.54
German-American Insurance Co., New York, N. Y.	10.00	364.71	374.71
Germania Fire Insurance Co., New York, N. Y.	10.00	47.95	57.95
Girard Fire & Marine Insurance Co., Philadelphia, Pa.	10.00	17.97	27.97
Glens Falls Insurance Co., Glens Falls, N. Y.	10.00	113.38	123.38
Globe & Rutgers Fire Insurance Co., New York, N. Y.	10.00	92.16	102.16
Granite State Fire Insurance Co., Portsmouth, N. H.	10.00	33.19	43.19
Hamburg-Bremen Fire Insurance Co., Germany	10.00	90.41	100.41
Hanover Fire Insurance Co., New York, N. Y.	10.00	55.99	65.99
Hartford Fire Insurance Co., Hartford, Conn.	10.00	210.43	220.43
Home Insurance Co., New York, N. Y.	10.00	943.91	953.91
Humboldt Fire Insurance Co., Pittsburgh, Pa.	10.00	33.15	43.15
Imperial Assurance Co., New York, N. Y.	10.00	10.59	20.59
Indemnity Mutual Marine Assurance Co., England	10.00	16.21	26.21
Insurance Co. of North America, Philadelphia, Pa.	10.00	537.20	547.20
Insurance Co. of the State of Pennsylvania, Philadelphia, Pa.	10.00	159.87	169.87
Law Union & Rock Insurance Co., England	10.00	67.52	77.52
Liverpool & London & Globe Insurance Co., England	10.00	361.99	371.99
London Assurance Corporation, England	10.00	62.08	72.08
London & Lancashire Fire Insurance Co., England	10.00	318.13	328.13
Mannheim Insurance Co., Mannheim, Germany	10.00	3.88	13.88
Marine Insurance Co., England	10.00	340.98	350.98
Maryland Motor Car Insurance Co., Wilmington, Del.	10.00	51.39	61.39
Massachusetts Fire & Marine Insurance Co., Boston, Mass.	10.00	10.27	20.27
Mechanics & Traders Insurance Co., New Orleans, La.	10.00	11.25	21.25
Mercantile Insurance Co. of America, New York, N. Y.	10.00	.....	10.00
Milwaukee Mechanics Insurance Co., Milwaukee, Wis.	10.00	49.14	59.14
Mutual Fire Insurance Co., Sandy Springs, Md.	10.00	.....	10.00
Mutual Fire Insurance Co., Washington, D. C.	10.00	.....	10.00
Mutual Investment Fire Insurance Co., Washington, D. C.	10.00	.....	10.00
Mutual Protection Fire Insurance Co., Washington, D. C.	10.00	.....	10.00
National Fire Insurance Co., Hartford, Conn.	10.00	333.64	343.64
Nationale Fire Insurance, Paris, France	10.00	16.02	26.02
Nat onal Union Fire Insurance Co., Pittsburgh, Pa.	10.00	44.71	54.71
National Union Insurance Co., Washington, D. C.	10.00	403.11	413.11
Newark Fire Insurance Co., Newark, N. J.	10.00	81.74	91.74
New Hampshire Fire Insurance Co., Manchester, N. H.	10.00	52.47	62.47
Niagara Fire Insurance Co., New York, N. Y.	10.00	43.48	53.48
Nord-Deutscher Insurance Co., Germany	13.34	.....	13.34
North British & Mercantile Insurance Co., England	10.00	218.21	228.21
North British & Mercantile Insurance Co., New York, N. Y.	10.00	50.42	60.42
North River Insurance Co., New York, N. Y.	10.00	55.34	65.34
Northern Assurance Co., England	10.00	222.80	232.80
Northwestern National Insurance Co., Milwaukee, Wis.	10.00	608.17	618.17
Norwich Union Fire, England	13.34	119.40	132.74
Old Colony Insurance Co., Boston, Mass.	10.00	33.18	43.18
Orient Insurance Co., Hartford, Conn.	10.00	57.94	67.94
Palatine Insurance Co., England	10.00	61.26	71.26
Patriotic Assurance Co., England	9.17	.....	9.17
Pennsylvania Fire Insurance Co., Philadelphia, Pa.	10.00	89.48	99.48
People's National Fire Insurance Co., Wilmington, Del.	10.00	21.09	31.09
Phoenix Fire Insurance Co., Paris, France	10.00	15.76	25.76
Phoenix Assurance Co., England	10.00	94.03	104.03
Phoenix Insurance Co., Hartford, Conn.	10.00	135.34	145.34
Potomac Insurance Co., Washington, D. C.	10.00	227.38	237.38
Providence Washington Insurance Co., Providence, R. I.	10.00	148.41	158.41
Prussian National Insurance, Germany	10.00	33.77	43.77
Queen Insurance Co., New York, N. Y.	10.00	114.21	124.21
Rhode Island Insurance Co., Providence, R. I.	10.00	48.08	58.08
Royal Exchange Assurance Corporation, England	10.00	101.56	111.56
Royal Insurance Co., England	10.00	595.75	605.75
St. Paul Fire & Marine Insurance, St. Paul, Minn.	10.00	67.73	77.73
Scottish Union & National Insurance Co., England	10.00	142.51	152.51
Security Insurance Co., New Haven, Conn.	10.00	74.49	84.49
Spring eld Fire & Marine Insurance Co., Springfield, Mass.	10.00	233.52	243.52
Standard Fire Insurance Co., Hartford, Conn.	10.00	88.67	98.67
State Assurance Society, Liverpool, England	10.00	.....	10.00
Sterling Fire, Indianapolis, Ind.	.....	20.76	20.76
Subscribers at U. S. Lloyd's, New York, N. Y.	10.00	47.96	57.96
Sun Insurance Office, England	10.00	33.74	43.74
Svea Fire & Life Insurance Co., Sweden	10.00	23.50	33.50
Teutonia Fire Insurance Co., Pittsburgh, Pa.	10.00	24.54	34.54
Union Assurance Society, England	10.00	10.78	20.78
Union Fire Insurance Co., Paris, France	10.00	27.76	37.76
Union Marine Insurance Co., England	10.00	7.26	17.26
United States Fire Insurance Co., New York, N. Y.	5.00	.....	5.00
Virginia Fire & Marine Insurance Co., Richmond, Va.	10.00	39.50	49.50

*Taxes and fees paid by all insurance companies and associations, agents, brokers, and solicitors authorized in the District of Columbia for year 1916—Continued.*

	Filing fees	Taxes.	Total.
<b>FIRE—continued.</b>			
Vulcan Insurance Co., New York, N. Y.....	\$10.00	\$3.26	\$13.26
Westchester Fire Insurance Co., New York, N. Y.....	10.00	91.39	101.39
Western Assurance, Toronto, Canada.....	10.00	19.79	29.79
Williamsburg City Fire Insurance Co, New York, N. Y.....	10.00	38.28	48.28
Total.....	2,435.87	92,997.78	95,433.65
Principal agents.....			10,120.92
Solicitors.....			6,103.59
Brokers.....			1,420.88
Assignments.....			72.25
Total collection for year 1916.....			113,151.29

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COMPARATIVE TABLES.

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LIFE INSURANCE COMPANIES,  
DECEMBER 31, 1916.

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TABLE A.—Assets—Nature of the total admitted assets of all life insurance companies

Name and location.	Market value of real estate.	Mortgage loans.	Collateral loans.	Premiums, notes, policy loans or liens.
<b>DISTRICT OF COLUMBIA COMPANY.</b>				
Equitable Life, Washington, D. C. ....	\$150,832.00	\$174,250.00	\$2,000.00	\$16,669.05
<b>COMPANIES CHARTERED OUTSIDE OF THE DISTRICT OF COLUMBIA.</b>				
<i>Mutual.</i>				
Baltimore Life, Baltimore, Md. ....	127,973.27	564,203.65	.....	112,866.64
Bankers Life, Des Moines, Iowa. ....	60,000.00	27,139,192.80	.....	791,525.33
Berkshire Life, Pittsfield, Mass. ....	384,500.00	6,800,963.10	65,400.00	3,789,909.44
Connecticut Mutual Life, Hartford, Conn. ....	2,510,294.61	37,786,895.42	.....	8,343,420.09
Eureka Life, Baltimore, Md. ....	24,086.87	36,800.00	.....	2,067.54
Fidelity Mutual Life, Philadelphia, Pa. ....	1,558,954.91	13,980,079.08	59,955.00	7,508,882.25
Home Life, New York, N. Y. ....	1,500,000.00	6,591,095.00	.....	5,938,162.93
John Hancock Mutual Life, Boston, Mass. ....	4,623,739.73	68,330,978.68	.....	11,229,024.77
Massachusetts Mutual Life, Springfield, Mass. ....	1,034,725.15	34,569,818.00	.....	15,387,760.25
Metropolitan Life, New York, N. Y. ....	20,156,781.49	246,638,818.37	.....	40,702,615.25
Mutual Benefit Life, Newark, N. J. ....	2,874,753.15	96,167,300.00	3,100,000.00	38,102,183.77
Mutual Life, New York, N. Y. ....	19,687,733.79	110,647,026.79	.....	88,915,436.98
National Life, Montpelier, Vt. ....	251,500.00	30,637,963.46	.....	10,393,142.30
New England Mutual Life, Boston, Mass. ....	1,787,909.00	15,659,534.00	102,850.00	13,005,694.38
New York Life, New York, N. Y. ....	11,237,500.00	164,579,647.67	.....	161,323,290.11
North Carolina Mutual and Provident Association, Durham, N. C. ....	78,256.50	35,030.32	.....	6,153.25
Northwestern Mutual Life, Milwaukee, Wis. ....	4,099,093.60	194,146,609.30	.....	57,026,005.71
Penn Mutual Life, Philadelphia, Pa. ....	3,120,746.64	67,535,755.94	1,508,700.00	30,532,836.70
Phoenix Mutual Life, Hartford, Conn. ....	680,000.00	25,022,346.50	.....	6,082,932.04
Prudential, Newark, N. J. ....	18,174,847.53	114,283,477.58	2,577,290.00	35,790,845.37
Security Mutual Life, Binghamton, N. Y. ....	862,000.00	2,328,750.00	.....	1,554,411.58
Union Mutual Life, Portland, Me. ....	807,107.25	844,394.64	127,502.00	3,145,556.79
<b>Total. ....</b>	<b>95,662,503.49</b>	<b>1,264,326,620.30</b>	<b>7,541,697.00</b>	<b>539,684,698.47</b>
<i>Stock.</i>				
Ætna Life, Hartford, Conn. ....	1,110,410.35	56,008,950.63	602,780.00	11,840,925.79
American National, Galveston, Tex. ....	851,530.00	1,836,441.15	.....	461,805.73
Atlantic Life, Richmond, Va. ....	8,100.00	2,549,527.38	32,263.33	645,871.46
Columbia Life, Cincinnati, Ohio. ....	83,806.05	703,873.11	10,945.79	207,244.68
Columbian National Life, Boston, Mass. ....	923,566.69	1,897,189.19	.....	2,080,687.76
Continental Assurance Co., Chicago, Ill. ....	.....	228,850.00	.....	5,284.41
Continental Life, Wilmington, Del. ....	.....	1,492,890.00	.....	138,844.70
Equitable Life, New York, N. Y. ....	20,075,293.54	110,477,219.37	135,000.00	94,628,693.72
Germania Life, New York, N. Y. ....	5,303,713.51	26,054,941.60	.....	7,538,873.95
Jefferson Standard Life, Greensboro, N. C. ....	61,965.66	4,601,784.25	47,034.15	1,687,267.09
Life Insurance Co. of Virginia, Richmond, Va. ....	515,362.50	11,575,500.61	60,000.00	513,275.18
Manhattan Life, New York, N. Y. ....	4,808,736.44	5,835,268.26	.....	4,389,791.98
Maryland Life, Baltimore, Md. ....	235,000.00	210,631.36	.....	499,246.33
Merchants Life, Burlington, Iowa. ....	.....	1,410,930.00	.....	1,270.17
Pacific Mutual Life, Los Angeles, Cal. ....	1,592,715.14	20,399,485.43	1,359,566.75	7,338,409.84
Philadelphia Life, Philadelphia, Pa. ....	526,096.81	2,161,500.00	.....	1,018,652.30
Pittsburgh Life and Trust, Pittsburgh, Pa. ....	9,069,280.63	5,674,918.00	3,000.00	4,286,216.53
Provident Life and Trust, Philadelphia, Pa. ....	1,158,679.93	25,885,932.10	1,531,844.45	10,313,152.84
Reliance Life, Pittsburgh, Pa. ....	194,852.54	934,550.00	30,000.00	1,118,987.51
Standard Life, Atlanta, Ga. ....	.....	57,040.00	.....	5,393.47
Travelers, Hartford, Conn. ....	2,269,557.27	37,635,062.15	.....	12,612,151.94
Union Central Life, Cincinnati, Ohio. ....	2,845,982.21	84,329,315.77	.....	20,691,707.63
<b>Total. ....</b>	<b>51,696,559.27</b>	<b>401,980,800.36</b>	<b>3,812,434.47</b>	<b>182,029,875.01</b>
<b>RECAPITULATION.</b>				
District of Columbia company. ....	150,832.00	174,250.00	2,000.00	16,669.05
Companies chartered outside District of Columbia:				
<i>Mutual.</i> ....	95,662,503.49	1,264,326,620.30	7,541,697.00	539,684,698.47
<i>Stock.</i> ....	51,696,559.27	401,980,800.36	3,812,434.47	182,029,875.01
<b>Grand total. ....</b>	<b>147,509,894.76</b>	<b>1,666,481,670.66</b>	<b>11,356,131.47</b>	<b>721,731,242.53</b>

authorized to transact business in the District of Columbia on the 31st day of December, 1916.

Market value of bonds and stocks.	Cash in office and banks.	Interest and rents due and accrued	Deferred and unpaid premiums.	All other assets.	Assets not admitted.	Total admitted assets.
\$197,181.00	\$21,240.53	\$5,850.42	\$18,743.07	.....	.....	\$586,766.07
2,365,481.31	225,884.31	32,086.32	43,574.07	\$144,894.42	\$8,638.43	3,608,325.56
461,644.16	661,519.64	835,169.69	577,772.48	129,983.19	311,720.50	3,345, (86.70)
11,532,326.17	402,734.94	293,213.44	344,865.23	31,057.74	23,751.93	23,621.2 8 13
23,950,088.00	1,121,819.44	1,627,656.27	899,811.89	510,704.01	61,799.27	76,687,788.46
253,757.50	14,524.09	4,533.82	1,183.73	94,690.74	4,000.00	427,530.29
7,891,253.20	411,271.37	431,062.57	441,639.78	42,458.40	523,039.16	32,181,517.40
17,201,038.00	817,788.29	281,261.96	514,416.79	2,961.54	15,261.67	32,821,462.84
47,803,853.25	2,655,832.37	2,931,859.26	2,454,651.19	42,441.62	159,126.95	139,912,253.92
37,856,232.64	1,142,408.37	1,550,813.80	1,736,549.70	.....	37,931.24	93,240,376.67
274,322,783.71	5,702,762.32	9,194,170.79	11,719,835.82	38,172.82	378,316.40	608,097,634.17
54,362,377.76	3,418,528.83	3,813,268.60	2,816,898.24	5,569.11	88,531.41	204,562,348.02
356,807,508.80	4,383,965.63	8,615,834.35	4,506,230.60	1,133,191.34	166,854.11	624,531,044.17
22,434,915.10	714,974.99	1,515,197.47	889,678.52	1,520.58	3,599.60	66,832,323.22
45,718,872.00	1,031,035.55	1,056,058.56	734,572.20	.....	.....	79,085,500.69
491,482,155.18	15,492,481.34	11,555,100.92	10,944,454.68	539,431.46	185,189.19	866,488,841.57
91,800.00	12,164.84	2,896.00	6,663.49	10,447.35	10,447.35	232,964.40
94,115,583.00	3,167,868.67	6,036,832.47	4,492,227.39	24,219.64	24,219.64	363,684,218.14
61,925,198.71	2,168,345.51	2,376,503.18	3,328,844.75	154,817.86	156,335.37	172,496,443.92
8,488,867.53	810,838.03	820,686.50	560,674.78	6,211.57	75,657.38	42,393,349.87
236,974,220.71	11,324,125.89	5,412,862.90	6,690,170.18	2,725,519.13	1,938,570.95	432,019,822.94
2,797,468.41	231,920.92	122,898.29	208,899.99	28,331.51	3,326.19	8,097,354.51
13,075,138.99	215,095.23	273,061.74	237,318.25	676.69	18,831.20	18,707,020.35
1,841,911,662.13	56,121,848.51	58,780,388.90	54,137,859.15	6,045,345.93	4,229,107.94	3,919,183,415.94
37,447,765.71	7,135,907.22	2,493,037.24	1,363,464.28	13,333,831.76	38,448.48	131,298,624.50
237,281.00	627,251.94	155,928.84	105,970.21	102,260.22	62,474.23	4,336,654.86
106,713.54	138,228.65	43,581.48	54,749.73	51,744.24	65,562.43	3,534.2 7 38
74,837.50	68,317.76	34,194.47	65,093.63	22,114.45	22,088.98	1,248,348.46
6,925,722.75	268,073.04	193,818.07	219,929.46	178,568.01	127,392.36	12,568,192.61
10,187.50	10,437.92	5,257.33	15,413.18	135.42	1,317.42	274,219.50
221,923.50	167,767.00	39,429.00	55,529.47	.....	1,608.19	2,114,775.48
311,801,627.09	13,050,368.64	6,395,602.43	6,065,906.08	937,719.71	1,184,831.61	562,381,588.97
10,987,369.32	1,014,919.98	697,089.02	1,466,344.77	591,399.19	.....	53,594,641.34
160,81.85	555,879.94	111,122.97	144,343.30	84,774.46	78,686.77	7,776,276.90
551,130.00	913,349.78	194,870.74	131,330.20	13,498.30	3,530.08	14,464,717.23
3,582,684.00	506,858.42	418,048.81	159,272.41	35,810.45	31,376.20	19,765,044.77
2,562,531.38	83,082.97	35,273.44	42,410.94	21,460.94	28,112.14	3,661,485.22
25,965.00	93,156.88	44,621.08	47,504.10	21,928.16	28,134.25	1,623,241.14
3,179,793.34	1,291,123.46	595,126.89	631,607.54	2,396,848.25	57,540.02	38,727,116.62
996,314.37	224,621.14	87,581.03	49,565.00	17,695.18	52,566.80	5,023,369.83
3,829,499.77	593,312.22	215,042.73	346,657.41	31,511.66	47,867.65	24,001,171.30
51,281,220.10	60,542.34	1,209,069.18	1,607,252.67	4,937.83	.....	93,011,631.44
3,377,497.37	313,087.68	71,172.42	322,214.00	294,360.40	282,909.90	6,373,812.02
110,084.60	34,477.41	5,320.80	32,873.85	24,254.98	24,254.98	245,170.13
32,213,185.00	2,169,762.14	1,407,572.61	1,692,068.16	10,698.28	97,897.29	89,910,218.27
53,750.00	2,127,786.68	3,931,441.79	708,282.61	.....	1,021.91	114,684,244.78
469,733,352.69	31,424,233.21	18,382,162.37	15,267,783.00	18,169,063.80	2,237,591.69	1,190,258,732.55
197,181.00	21,240.53	5,850.42	18,743.07	.....	.....	586,766.07
841,911,562.13	56,121,848.51	58,780,388.90	54,137,859.15	6,045,345.93	4,229,107.94	3,919,983,415.94
469,733,352.69	31,424,233.21	18,382,162.37	15,267,783.00	18,169,063.80	2,237,591.69	1,190,258,732.55
2,311,842,015.82	87,567,382.25	77,168,401.69	69,424,385.22	24,214,469.79	6,466,699.63	5,110,828,914.56

<sup>1</sup> Minus.

TABLE B —Liabilities—Showing the nature of the liabilities of all life insurance companies authorized to transact business in the District of Columbia  
Dec. 31, 1916.

Name and location.	Net reserve.	Policy claims.	Other liabilities to policyholders due and deferred.	All other liabilities.	Capital stock.	Unassigned funds surplus.	Total liabilities.
DISTRICT OF COLUMBIA COMPANY.							
Equitable Life, Washington, D. C.	\$441,306.00	\$355.00	\$6,677.68	\$9,255.16	\$120,000.00	\$9,161.23	\$586,786.07
COMPANIES CHARTERED OUTSIDE OF THE DISTRICT OF COLUMBIA.							
Mutual.							
Baltimore Life, Baltimore, Md.	3,077,227.39	3,424.75	13,395.41	26,802.23	.....	487,415.78	3,098,325.56
Bankers Life, D's Moines, Iowa.	10,432,405.46	255,000.00	18,237,805.19	175,741.52	.....	1,233,474.53	30,345,686.70
Berkshire Life, Pittsfi id, Mass.	21,423,341.00	106,100.00	75,932.44	90,632.34	.....	1,924,806.35	23,621,208.13
Connecticut Mutual Life, Hartford, Conn.	68,237,218.85	398,288.41	2,510,004.64	408,780.72	.....	5,132,695.84	76,087,788.46
Eureka Life, Baltimore, Md.	331,662.28	851.00	3,955.32	3,754.86	.....	67,306.83	427,530.29
Fidelity Mutual Life, Philadlphia, Pa.	27,381,143.72	126,000.00	536,305.55	289,730.24	.....	3,851,258.87	32,181,517.40
Home Life, New York, N. Y.	30,141,407.00	172,230.75	344,338.71	271,911.09	.....	1,911,525.29	32,812,492.84
John Hancock Mutual Life, Boston, Mass.	126,442,414.00	385,760.16	1,428,990.33	670,161.47	.....	10,993,921.06	139,912,379.92
Massachusetts Mutual Life, Springfield, Mass.	81,446,156.00	265,346.92	3,339,116.22	285,873.93	.....	7,293,376.67	93,240,376.67
Metropolitan Life, New York, N. Y.	582,169,362.00	1,615,222.30	2,324,979.80	3,891,806.01	.....	16,263,501.63	608,097,634.17
Mutual Benefit Life, New York, N. Y.	55,142,414.00	6,507,312.95	5,464,919.80	2,630,212.12	.....	99,353,830.30	204,462,348.02
National Life, New York, N. Y.	69,371,270.03	238,068.72	835,134.62	242,342.44	.....	10,846,361.66	82,432,323.22
New England Mutual Life, Boston, Mass.	709,597,761.00	9,234,309.48	7,912,341.47	5,123,532.81	.....	8,831,160.68	799,035,500.69
North Carolina Mutual and Provident Association, Durham, N. C.	201,964.09	4,641.44	6,331.04	2,416.33	.....	23,591.30	237,984.40
Penn Mutual Life, Philadelphia, Pa.	328,977,009.00	1,448,500.77	6,091,955.96	1,230,197.09	.....	25,316,546.32	363,081,218.14
Phoenix Mutual Life, Hartford, Conn.	141,971,133.00	809,387.48	4,686,640.20	1,195,014.60	.....	24,434,264.24	172,496,443.92
Prudential, Newark, N. J.	37,730,422.00	186,335.58	1,104,340.20	298,538.84	.....	3,163,715.25	42,333,349.87
Security Mutual Life, Binghamton, N. Y.	365,647,974.00	2,217,225.69	3,200,099.57	5,020,279.58	.....	33,904,244.10	432,019,822.94
Union Mutual Life, Portland, Me.	17,517,463.00	99,584.13	120,056.22	81,332.67	.....	336,261.18	18,097,334.51
Total	3,344,731,277.90	25,555,017.30	63,094,839.32	22,756,474.26	2,000,000.00	401,845,807.16	3,919,983,415.94
Stock.							
Delta Life, Hartford, Conn.	96,180,227.00	\$49,680.69	1,895,950.91	10,365,008.33	900,000.00	17,037,757.57	131,298,624.50
American National, Galveston, Tex.	3,114,580.35	45,000.00	22,658.80	117,502.08	250,000.00	78,867.63	4,336,054.86
Atlantic Life, Richmond, Va.	2,706,461.16	16,564.00	130,224.99	22,866.18	300,000.00	349,091.05	3,334,207.38
Columbia Life, Cincinnati, Ohio.	991,542.00	.....	16,541.42	18,695.58	192,350.00	23,145.46	1,248,348.46
Columbian National Life, Boston, Mass.	10,305,919.00	91,582.46	87,824.78	397,402.84	1,000,000.00	685,463.53	12,568,192.61
Continental Assurance Co., Chicago, Ill.	111,466.00	2,000.00	51.40	3,368.22	100,000.00	57,873.88	274,259.50

Continental Life, Wilmington, Del.	942, 736.03	5, 033.97	2, 447.48	20, 574.82	515, 220.00	628, 763.18	2, 114, 775.48
Equitable Life, New York, N. Y.	450, 662, 314.00	4, 083, 975.37	5, 070, 665.44	3, 750, 047.79	100, 000.00	92, 714, 596.37	562, 381, 598.97
Germania Life, New York, N. Y.	45, 044, 589.15	439, 227.97	217, 031.45	1, 033, 414.31	200, 000.00	6, 659, 978.46	53, 594, 641.34
Jefferson Standard Life, Greensboro, N. C.	5, 898, 380.22	67, 231.42	103, 599.95	439, 763.86	350, 000.00	797, 301.87	7, 376, 276.90
Life Insurance Company of Virginia, Richmond, Va.	11, 822, 477.00	56, 537.40	113, 480.00	136, 003.51	600, 000.00	1, 736, 229.20	14, 464, 717.23
Manhattan Life, New York, N. Y.	18, 785, 700.00	130, 685.50	137, 608.66	292, 833.54	100, 000.00	401, 246.87	19, 765, 094.57
Maryland Life, Baltimore, Md.	3, 061, 899.03	18, 920.65	7, 155.80	10, 760.92	100, 000.00	462, 748.52	3, 061, 485.22
Merchants Life, Burlington, Iowa	492, 532.59	30, 000.00	37, 134.10	780, 838.56	100, 000.00	182, 715.49	1, 623, 241.14
Pacific Mutual Life, Los Angeles, Cal.	31, 339, 884.00	161, 177.58	298, 833.78	1, 021, 108.37	1, 000, 000.00	3, 965, 192.89	38, 727, 196.62
Philadelphia Life, Philadelphia, Pa.	3, 974, 138.00	20, 382.00	79, 483.46	41, 868.91	560, 320.00	346, 957.46	5, 023, 369.83
Pittsburgh Life & Trust, Pittsburgh, Pa.	21, 702, 049.80	241, 631.62	170, 916.21	172, 929.64	1, 000, 000.00	714, 044.03	24, 001, 571.30
Provident Life & Trust, Philadelphia, Pa.	81, 268, 479.00	322, 782.37	1, 401, 958.12	213, 912.16	1, 000, 000.00	8, 817, 499.79	93, 051, 631.44
Reliance Life, Pittsburgh, Pa.	4, 068, 571.00	9, 728.88	33, 521.11	49, 947.15	1, 000, 000.00	372, 943.88	6, 373, 812.02
Standard Life, Atlanta, Ga.	76, 424, 922.67	424, 602.78	4, 836, 126.49	818, 300.27	7, 250.56	7, 406, 269.73	89, 910, 218.27
Travelers, Hartford, Conn.	92, 807, 153.00	430, 346.50	1, 384, 556.70	1, 266, 271.57	2, 000, 000.00	16, 846, 915.01	114, 684, 244.78
Union Central Life, Cincinnati, Ohio.	968, 591, 021.00	7, 453, 138.76	16, 050, 867.50	21, 564, 819.96	15, 584, 522.50	101, 005, 362.83	1, 190, 258, 732.55
Total							
District of Columbia company	441, 306.00	386.00	6, 677.68	9, 235.16	120, 000.00	9, 161.23	386, 766.07
Company's chartered outside District of Columbia.	3, 344, 731, 277.90	25, 555, 017.30	63, 094, 839.32	22, 756, 474.26	2, 000, 000.00	461, 845, 807.16	3, 919, 983, 415.94
Mutual	968, 591, 021.00	7, 453, 138.76	16, 050, 867.50	21, 564, 819.96	15, 584, 522.50	101, 005, 362.83	1, 190, 258, 732.55
Stock							
Grand total	4, 313, 763, 604.90	33, 008, 542.06	79, 161, 384.50	44, 330, 529.38	17, 704, 522.50	622, 860, 331.22	5, 110, 828, 914.56

## RECAPITULATION.

TABLE C.—Income—Showing the nature of the income of all life insurance companies  
Dec. 31,

Name and location.	Received from policyholders.			Supplementary contracts.
	New premiums.	Renewal premiums.	Total premiums.	
DISTRICT OF COLUMBIA COMPANY.				
Equitable Life, Washington, D. C. ....	\$57,390.74	\$302,598.98	\$359,989.72	
COMPANIES CHARTERED OUTSIDE OF THE DISTRICT OF COLUMBIA.				
Mutual.				
Baltimore Life, Baltimore, Md. ....	199,672.48	819,788.61	1,019,461.09	
Bankers Life, Des Moines, Iowa. ....	1,360,748.00	6,665,271.58	8,026,019.58	\$3,789.97
Berkshire Life, Pittsfield, Mass. ....	567,333.02	2,262,905.36	2,830,238.38	16,877.35
Connecticut Mutual Life, Hartford, Conn. ....	1,161,733.82	6,939,334.19	8,101,068.01	136,992.42
Eureka Life, Baltimore, Md. ....	41,728.97	277,150.39	318,889.36	
Fidelity Mutual Life, Philadelphia, Pa. ....	697,446.11	4,301,295.31	4,998,741.42	71,713.83
Home Life, New York, N. Y. ....	815,436.74	3,673,941.28	4,489,378.02	42,704.57
John Hancock Mutual Life, Boston, Mass. ....	2,198,195.80	28,649,018.40	30,847,214.20	133,058.00
Massachusetts Mutual Life, Springfield, Mass. ....	1,943,782.37	11,302,025.24	13,245,807.61	196,434.75
Metropolitan Life, New York, N. Y. ....	10,585,770.83	114,675,546.83	125,261,317.72	251,364.00
Mutual Benefit Life, Newark, N. J. ....	4,334,141.62	24,843,901.70	29,178,043.32	1,071,182.13
Mutual Life, New York, N. Y. ....	11,357,434.70	50,548,650.13	61,906,084.83	566,917.22
National Life, Montpelier, Vt. ....	1,649,157.19	6,190,802.58	7,839,959.77	81,833.82
New England Mutual Life, Boston, Mass. ....	1,696,621.52	9,371,215.62	11,067,837.14	266,066.60
New York Life, New York, N. Y. ....	13,194,708.46	82,965,112.14	96,159,820.60	1,532,847.25
North Carolina Mutual & Provident Association, Durham, N. C. ....	18,567.40	470,549.55	489,116.95	
Northwestern Mutual Life, Milwaukee, Wis. ....	7,344,324.43	44,555,164.49	51,899,488.92	1,410,028.10
Penn Mutual Life, Philadelphia, Pa. ....	4,271,882.68	21,040,152.57	25,312,035.25	605,841.81
Phoenix Mutual Life, Hartford, Conn. ....	1,120,301.58	5,159,740.02	6,280,041.60	69,401.05
Prudential, Newark, N. J. ....	6,423,697.59	93,560,493.90	99,990,191.49	538,396.13
Security Mutual Life, Binghamton, N. Y. ....	287,461.32	1,479,163.37	1,766,624.69	
Union Mutual Life, Portland, Me. ....	279,411.38	2,010,191.47	2,289,602.85	16,240.00
Total. ....	71,555,568.07	521,761,414.73	593,316,982.80	7,012,289.00
Stock.				
Ætna Life, Hartford, Conn. ....	3,182,813.86	11,682,834.82	14,865,648.68	142,612.63
American National, Galveston, Tex. ....	363,085.48	1,878,858.80	2,241,944.28	740.00
Atlantic Life, Richmond, Va. ....	281,490.58	736,925.39	1,018,415.97	
Columbia Life, Cincinnati, Ohio. ....	71,092.42	210,781.70	281,874.12	
Columbian National Life, Boston, Mass. ....	386,568.96	1,916,656.12	2,303,225.08	32,608.32
Continental Assurance Co., Chicago, Ill. ....	39,369.05	53,240.89	92,609.94	
Continental Life, Wilmington, Del. ....	83,015.98	390,378.72	473,394.70	
Equitable Life, New York, N. Y. ....	9,388,278.49	50,049,998.72	59,438,277.21	382,498.75
Germania Life, New York, N. Y. ....	797,842.35	4,215,230.89	5,013,133.24	66,830.17
Jefferson Standard Life, Greensboro, N. C. ....	340,941.84	1,401,455.06	1,742,396.90	6,940.00
Life Ins. Co. of Virginia, Richmond, Va. ....	643,739.26	3,342,262.99	3,986,002.25	1,732.00
Manhattan Life, New York, N. Y. ....	133,465.88	1,654,402.79	1,787,868.67	19,078.00
Maryland Life, Baltimore, Md. ....	72,007.76	335,863.64	407,871.40	
Merchants Life, Burlington, Iowa. ....	229,847.00	618,166.05	848,013.05	
Pacific Mutual Life, Los Angeles, Cal. ....	1,057,687.52	5,089,013.88	6,146,701.40	45,869.00
Philadelphia Life, Philadelphia, Pa. ....	144,777.84	822,868.14	967,645.98	2,236.22
Pittsburgh Life & Trust, Pittsburgh, Pa. ....	608,644.97	2,670,080.16	3,278,725.13	23,960.00
Provident Life & Trust, Philadelphia, Pa. ....	2,325,198.24	10,179,579.82	12,504,778.06	127,613.50
Reliance Life, Pittsburgh, Pa. ....	738,060.32	1,529,583.81	2,267,644.13	9,192.00
Standard Life, Atlanta, Ga. ....	59,385.10	55,408.98	114,794.08	
Travelers, Hartford, Conn. ....	3,691,779.28	10,043,941.77	13,735,721.05	671,148.73
Union Central Life, Cincinnati, Ohio. ....	3,036,892.15	13,076,757.75	16,113,649.90	261,007.28
Total. ....	27,685,984.33	121,954,350.89	149,640,335.22	1,794,666.60
RECAPITULATION.				
District of Columbia Company. ....	57,390.74	302,598.98	359,989.72	
Companies chartered outside District of Columbia:				
Mutual. ....	71,555,568.07	521,761,414.73	593,316,982.80	7,012,289.00
Stock. ....	27,685,984.33	121,954,350.89	149,640,335.22	1,794,666.60
Grand total. ....	99,298,943.14	644,018,364.60	743,317,307.74	8,806,955.60

authorized to transact business in the District of Columbia during the year ending 1916.

Interest on mortgage loans.	Interest on bonds and dividends on stocks.	Interest on premium notes, policy loans and liens.	Interest on collateral loans and all other assets.	Rent.	All other receipts.	Total income.
\$7,964.36	\$7,557.17	\$861.23	\$270.36	\$11,736.55	\$18,999.36	\$407,378.75
29,164.98	96,943.09	5,615.48	12,342.75	10,423.65	6,278.49	1,180,229.53
1,435,484.64	25,046.89	20,235.38	26,436.85	1,968.88	26,696.26	9,565,678.45
340,676.87	510,706.27	180,787.08	14,380.97	32,017.17	51,206.58	3,976,890.67
1,024,394.22	1,022,040.02	423,195.81	60,871.94	152,899.57	411,082.97	12,232,544.96
1,997.81	10,898.23	63.34	3,680.83	1,800.00	984.55	338,314.12
752,340.03	376,719.34	424,077.90	36,951.96	101,152.99	50,829.50	6,812,526.97
364,903.58	737,975.89	326,064.89	19,266.73	94,039.92	73,158.21	6,147,491.81
3,671,770.34	1,903,364.81	527,035.29	72,155.49	358,662.67	164,919.73	37,678,180.53
1,694,571.79	1,550,576.91	871,469.97	39,352.71	90,221.63	613,479.74	18,301,915.11
12,230,350.86	10,790,912.09	1,617,182.02	212,085.19	1,694,283.85	985,824.20	153,043,319.93
4,951,852.10	2,025,247.71	2,241,454.70	148,669.67	108,043.52	363,856.03	40,088,349.18
5,540,435.73	16,364,253.84	4,851,143.79	301,030.94	1,407,529.03	1,502,079.76	92,439,475.14
1,507,905.87	931,939.00	629,394.22	50,400.36	23,086.73	22,808.47	11,087,328.24
721,745.79	1,845,445.47	666,774.31	34,547.81	118,534.83	55,194.16	14,776,146.11
7,825,743.66	20,948,990.45	7,875,118.07	539,003.26	919,912.72	3,206,897.15	139,008,333.16
2,049.87	2,360.69	222.10	5,716.57	1,732.25	501,198.43	3,473,066.08
9,570,348.75	3,942,411.89	3,211,207.50	299,808.77	299,809.80	98,650.57	70,732,354.30
3,473,066.08	2,619,650.49	1,530,180.13	185,198.20	280,703.28	200,207.41	34,206,882.65
1,377,581.92	335,017.60	292,810.05	32,007.32	43,840.51	371,443.52	8,801,143.57
5,493,879.71	9,750,332.16	1,775,326.73	445,778.01	1,004,967.29	621,582.57	119,626,154.09
106,927.63	124,609.06	77,292.34	6,251.07	53,706.16	11,850.07	2,147,261.02
54,563.96	573,868.40	156,221.37	21,861.09	46,153.31	64,824.26	3,222,837.24
63,071,756.19	76,495,310.30	27,702,572.47	2,561,581.92	6,849,476.08	8,905,586.45	785,915,555.21
2,973,810.40	1,527,232.79	736,152.02	131,263.16	75,993.74	1,667,864.43	22,120,577.85
113,870.34	15,640.25	29,660.38	10.68	63,814.34	394,438.91	2,860,128.18
144,205.21	5,722.09	38,879.06	6,487.68	15.82	25,218.18	1,238,944.01
40,750.48	1,994.50	10,376.49	3,545.05	1,258.68	45,569.33	385,368.65
105,607.33	289,237.08	97,372.87	7,478.48	72,038.89	363,937.93	3,271,605.98
9,465.17	190.00	238.25	43.50	.....	.....	102,546.86
69,014.28	10,157.85	6,503.76	2,047.08	.....	118,817.86	679,935.53
5,217,448.57	13,493,898.24	4,964,625.00	523,731.77	1,042,094.47	1,370,276.62	86,432,850.63
1,037,763.15	333,668.37	309,095.73	29,320.38	373,945.61	178,421.97	7,842,178.62
247,915.06	9,407.61	99,185.93	18,076.95	2,780.49	6,442.38	2,133,145.32
593,885.48	29,719.51	28,029.61	41,717.11	35,696.00	5,775.27	4,722,557.23
325,678.61	141,613.34	215,681.52	15,965.39	333,660.42	11,410.19	2,850,956.14
11,498.40	118,037.40	27,946.14	780.06	19,460.23	5,038.32	690,631.95
71,985.88	1,150.00	173.42	4,830.35	.....	13,914.06	950,066.76
1,250,833.33	124,310.56	408,358.55	121,634.20	67,657.66	47,490.70	8,212,855.40
128,424.21	29,904.22	49,328.53	10,784.20	36,064.31	5,881.00	1,230,768.67
201,286.25	179,350.70	236,743.84	8,761.37	413,981.05	88,428.12	4,431,236.46
1,325,269.34	2,040,827.89	633,967.04	54,636.63	73,573.81	448,240.13	17,208,636.40
53,105.60	130,850.90	59,660.72	19,884.09	10,351.99	97,690.95	2,654,380.38
591.50	4,772.63	314.65	571.57	.....	31,261.23	152,305.66
1,915,442.17	1,332,270.93	630,131.44	21,414.56	170,243.21	143,463.38	18,619,835.48
5,128,884.83	1,011.11	1,223,043.23	39,562.92	359,503.42	656,733.68	23,783,996.30
20,966,735.59	19,826,967.97	9,805,707.18	1,062,547.18	3,152,134.22	5,726,314.50	211,975,408.46
7,964.36	7,557.17	861.23	270.36	11,736.55	18,999.36	407,378.75
63,071,756.19	76,495,310.30	27,702,572.47	2,561,581.92	6,849,476.08	8,905,586.45	785,915,555.21
20,966,735.59	19,826,967.97	9,805,707.18	1,062,547.18	3,152,134.22	5,726,314.50	211,975,408.46
84,046,456.14	96,329,835.44	37,509,140.88	3,624,399.46	10,013,346.85	14,650,900.31	998,298,342.42

TABLE D.—Disbursements—Showing the nature of the disbursements of all life insurance  
Dec. 31,

Name and location.	Paid to policyholders.			Supplementary contracts.	Interest or dividends to stockholders.
	Death claims and matured endowments.	Annuities, surrender values, and dividends.	Total.		
DISTRICT OF COLUMBIA COMPANY. Equitable Life, Washington, D. C. . . . .	\$103,484.32	\$9,303.65	\$112,787.97	.....	\$7,191.00
COMPANIES CHARTERED OUTSIDE OF THE DISTRICT OF COLUMBIA.					
<i>Mutual.</i>					
Baltimore Life, Baltimore, Md. . . . .	372,673.97	60,876.82	433,550.79	.....	.....
Bankers Life, Des Moines, Iowa . . . . .	4,721,819.71	526,041.32	5,247,861.03	856.99	.....
Berkshire Life, Pittsfield, Mass. . . . .	1,497,919.15	945,507.67	2,446,426.82	4,502.62	.....
Connecticut Mutual Life, Hartford, Conn. . . . .	4,798,544.14	2,794,049.72	7,592,593.86	23,677.61	.....
Eureka Life, Baltimore, Md. . . . .	96,992.74	1,210.10	98,202.84	.....	.....
Fidelity Mutual Life, Philadelphia, Pa. . . . .	2,205,442.87	2,492,445.53	4,697,888.40	68,759.31	.....
Home Life, New York, N. Y. . . . .	2,007,541.50	1,528,691.65	3,536,233.15	48,353.39	8,962.50
John Hancock Mutual Life, Boston, Mass. . . . .	9,981,649.06	5,671,120.51	15,652,769.57	75,612.74	.....
Massachusetts Mutual Life, Springfield, Mass. . . . .	4,564,740.70	4,215,873.59	8,780,614.29	187,272.86	.....
Metropolitan Life, New York, N. Y. . . . .	38,765,251.55	13,410,350.99	52,175,602.54	188,771.13	.....
Mutual Benefit Life, Newark, N. J. . . . .	10,388,431.27	10,631,725.74	21,015,157.01	467,868.32	.....
Mutual Life, New York, N. Y. . . . .	33,592,356.69	35,064,487.11	68,654,843.80	474,264.12	.....
National Life, Montpelier, Vt. . . . .	3,314,593.02	3,331,507.48	6,646,100.50	30,456.12	.....
New England Mutual Life, Boston, Mass. . . . .	4,408,228.12	3,341,981.92	7,750,210.04	79,227.97	.....
New York Life, New York, N. Y. . . . .	40,754,268.01	40,660,870.35	81,415,138.36	686,023.33	.....
North Carolina Mutual & Provident Association, Durham, N. C. . . . .	202,539.58	6,896.39	209,435.97	.....	.....
Northwestern Mutual Life, Milwaukee, Wis. . . . .	20,354,199.07	22,087,889.20	42,442,088.27	548,939.12	.....
Penn Mutual Life, Philadelphia, Pa. . . . .	9,638,670.75	8,134,055.26	17,772,726.01	380,637.32	.....
Phoenix Mutual Life, Hartford, Conn. . . . .	2,721,360.61	2,089,170.09	4,810,530.70	20,085.36	.....
Prudential Newark, N. J. . . . .	29,525,045.36	17,753,050.78	47,278,096.14	278,523.97	440,000.00
Security Mutual Life, Binghamton, N. Y. . . . .	663,204.65	433,001.29	1,096,205.94	2,570.26	.....
Union Mutual Life, Portland, Me. . . . .	1,258,674.96	1,269,868.05	2,528,543.01	13,704.01	.....
Total. . . . .	225,829,147.48	176,651,671.56	402,480,819.04	3,579,318.55	448,962.50
<i>Stock.</i>					
Aetna Life, Hartford, Conn. . . . .	8,132,248.83	4,491,387.72	12,623,636.55	56,939.89	500,000.00
American National, Galveston, Tex. . . . .	552,993.94	102,064.38	654,998.32	740.00	25,000.00
Atlantic Life, Richmond, Va. . . . .	172,580.68	173,177.79	345,758.47	800.00	.....
Columbia Life, Cincinnati, Ohio. . . . .	64,968.76	40,357.30	105,326.06	550.00	.....
Columbian National Life, Boston, Mass. . . . .	469,275.88	344,960.18	814,236.06	2,175.43	70,000.00
Continental Assurance Co., Chicago, Ill. . . . .	3,504.00	3,399.45	6,903.45	.....	4,000.00
Continental Life, Wilmington, Del. . . . .	59,120.00	63,929.86	123,049.86	.....	78,625.50
Equitable Life, New York, N. Y. . . . .	31,503,297.19	27,412,124.40	58,915,421.59	386,602.38	7,000.00
Germania Life, New York, N. Y. . . . .	2,600,002.40	1,892,450.42	4,492,452.82	28,285.60	24,000.00
Jefferson Standard Life, Greensboro, N. C. . . . .	351,415.79	234,083.49	585,499.28	5,815.64	52,500.00
Life Insurance Co. of Virginia, Richmond, Va. . . . .	1,129,729.63	173,191.88	1,302,921.51	3,536.20	162,500.00
Manhattan Life, New York, N. Y. . . . .	1,203,994.51	933,155.50	2,162,150.07	5,203.67	43,915.20
Maryland Life, Baltimore, Md. . . . .	204,156.80	148,330.17	352,486.97	.....	7,000.00
Merchants Life, Burlington, Iowa . . . . .	403,200.00	1,410.99	404,610.99	.....	.....
Pacific Mutual Life, Los Angeles, Cal. . . . .	1,665,941.32	1,777,821.31	3,443,762.63	28,104.17	70,000.00
Philadelphia Life, Philadelphia, Pa. . . . .	216,128.45	182,456.02	398,584.47	536.39	33,358.20
Pittsburgh Life & Trust, Pittsburgh, Pa. . . . .	2,105,046.13	1,069,710.86	3,174,756.99	16,405.33	60,000.00
Provident Life & Trust, Philadelphia, Pa. . . . .	5,719,818.35	3,950,110.45	9,669,928.80	98,162.03	.....
Reliance Life, Pittsburgh, Pa. . . . .	359,427.04	256,963.51	616,390.55	3,667.51	80,000.00
Standard Life, Atlanta, Ga. . . . .	19,012.91	1,924.74	20,937.65	.....	.....
Travelers, Hartford, Conn. . . . .	5,043,081.83	1,607,538.90	6,650,620.73	502,641.37	460,000.00
Union Central Life, Cincinnati, Ohio. . . . .	7,945,651.70	5,908,649.37	13,854,301.07	112,408.14	1,700,000.00
Total. . . . .	69,929,536.14	50,789,228.75	120,718,764.89	1,252,573.75	3,377,898.90
RECAPITULATION.					
District of Columbia company	103,484.32	9,303.65	112,787.97	.....	7,191.00
Companies chartered outside District of Columbia:					
<i>Mutual.</i>	225,829,147.48	176,651,671.56	402,480,819.04	3,579,318.55	448,962.50
<i>Stock.</i>	69,929,536.14	50,789,228.75	120,718,764.89	1,252,573.75	3,377,898.90
Grand total. . . . .	295,862,167.94	227,450,203.96	523,312,371.90	4,831,892.30	3,834,052.40

*companies authorized to transact business in the District of Columbia for the year ending 1916.*

Commissions.		Salaries, fees, and all other charges, officers and employees.	Repairs, expenses, and taxes on real estate.	All other taxes, licenses, and insurance department fees.	All other disburse- ments.	Total disburse- ments.
New.	Renewal.					
\$57,486.89	\$39,690.65	\$22,391.10	\$6,250.40	\$6,009.36	\$76,766.40	\$328,573.77
44,439.74	123,607.19	61,318.74	4,676.03	12,758.20	149,817.38	830,198.07
596,019.05	213,302.75	244,736.76	1,189.04	122,326.77	666,412.91	7,091,885.30
133,795.21	135,144.01	104,615.21	18,464.48	50,786.09	303,892.60	3,197,517.04
388,851.20	425,392.64	273,326.00	112,173.84	257,585.63	870,951.93	9,944,552.71
45,430.56	46,169.18	13,427.61	344.01	3,011.09	87,361.30	293,916.59
251,690.81	211,825.67	184,406.04	82,783.18	85,250.10	417,081.81	5,999,685.35
224,106.37	256,414.84	222,329.90	56,259.90	68,939.31	753,617.63	5,175,216.99
769,976.20	4,296,186.90	859,925.13	179,073.20	377,810.58	2,108,066.49	24,319,450.81
750,501.06	731,925.32	381,227.09	57,594.39	225,720.78	1,010,485.26	12,125,341.05
2,461,921.62	2,297,369.55	4,649,032.05	904,556.85	1,766,279.14	24,491,265.52	88,934,801.40
1,527,452.23	1,424,597.93	545,430.04	105,187.54	624,038.47	1,164,607.34	26,874,338.88
2,931,851.07	1,747,460.36	1,478,941.82	820,988.46	914,539.11	5,825,114.47	82,848,003.21
426,420.62	411,136.12	199,630.59	15,304.81	219,834.16	491,880.85	8,640,763.77
657,823.60	509,560.50	286,788.50	85,562.41	187,984.00	531,928.45	10,089,085.47
4,783,822.58	1,976,951.03	1,992,827.47	493,065.76	1,310,360.95	8,935,133.47	101,598,322.95
140,604.74	-----	32,163.14	2,133.43	8,552.23	67,601.19	460,490.70
2,517,908.30	2,937,748.26	924,874.89	190,648.27	1,097,892.80	2,108,297.17	52,768,397.08
1,529,877.20	1,367,001.75	545,844.68	318,923.92	324,422.77	1,584,099.43	23,823,533.08
350,355.81	289,158.64	261,724.07	44,724.46	176,002.38	671,050.41	6,623,649.83
2,074,121.79	12,084,865.50	3,375,144.23	669,161.94	1,731,358.68	8,847,242.03	77,378,516.28
111,891.08	96,725.60	95,521.24	29,070.86	30,343.32	273,991.44	1,736,322.74
85,583.71	106,802.65	98,471.10	35,935.27	47,235.96	219,274.24	3,135,549.95
22,804,447.58	32,289,346.39	16,831,627.30	4,227,812.05	9,643,032.52	61,579,203.32	553,884,569.25
884,745.03	635,358.89	466,917.27	66,533.11	536,091.63	2,001,269.76	17,771,492.13
300,567.34	232,092.87	88,415.73	35,309.14	37,213.60	759,052.59	2,133,389.59
151,012.41	49,582.11	48,437.84	59.26	21,926.49	117,115.48	734,692.06
51,201.96	9,688.61	31,705.45	1,332.25	2,631.09	93,118.85	295,554.27
147,315.89	89,141.99	105,196.80	38,646.09	40,046.24	682,765.74	1,989,524.24
28,674.02	3,354.74	2,000.04	2,323.15	71.35	12,148.44	59,475.19
46,627.37	35,096.89	16,514.26	-----	9,341.25	34,977.37	344,232.50
2,859,986.48	2,627,631.26	1,441,499.30	561,196.37	908,185.95	4,480,567.71	72,188,091.04
294,754.45	194,168.10	220,066.17	218,863.69	72,356.98	684,013.65	6,228,961.46
220,059.32	48,828.78	79,044.17	1,113.11	24,525.18	123,605.13	1,140,990.61
277,777.23	414,534.65	200,353.89	14,063.30	77,413.84	590,926.65	3,044,027.27
58,181.58	96,231.27	97,757.17	238,657.51	33,064.65	1,584,939.50	4,320,106.62
39,374.13	13,212.39	28,710.82	9,297.72	7,342.15	60,008.46	517,431.64
124,731.36	14,354.47	39,869.35	-----	21,686.93	161,380.83	766,663.93
507,358.97	333,813.09	312,029.45	31,654.75	110,293.89	553,373.39	5,390,390.34
83,433.48	54,120.24	63,246.67	13,307.89	17,631.72	93,551.41	757,770.47
177,238.41	64,089.52	133,221.59	248,422.30	51,940.30	380,776.24	4,306,850.68
633,218.27	607,876.59	528,497.72	75,900.88	194,618.86	814,386.24	12,622,589.39
510,283.26	65,933.19	68,072.51	3,302.81	58,229.00	441,342.74	1,847,221.57
20,310.69	255.12	13,415.10	-----	2,540.29	27,448.22	84,005.07
1,123,247.50	483,002.30	380,682.49	69,675.86	418,357.26	1,433,253.44	11,521,480.95
1,089,806.93	851,036.51	586,436.16	180,238.28	291,155.88	2,163,338.73	20,808,721.70
9,629,912.08	6,903,403.58	4,952,087.95	1,809,897.47	2,936,663.53	17,293,360.57	168,874,562.72
57,486.89	39,690.65	22,391.10	6,250.40	6,009.36	76,766.40	328,573.77
22,804,447.58	32,289,346.39	16,831,627.30	4,227,812.05	9,643,032.52	61,579,203.32	553,884,569.25
9,629,912.08	6,903,403.58	4,952,087.95	1,809,897.47	2,936,663.53	17,293,360.57	168,874,562.72
32,491,846.55	39,232,440.62	21,806,106.35	6,043,959.92	12,585,705.41	78,949,330.29	723,087,705.74



TABLE E.—Showing the number and amount of policies issued and terminated during 1916, and mode of termination, by life insurance companies authorized to transact business in the District of Columbia.

Name and location.	Number and amount of policies issued and terminated during the year.			Mode of termination.		
	Issued.		Terminated.	By death.		By maturity.
	Number.	Amount.		Number.	Amount.	
DISTRICT OF COLUMBIA COMPANY.						
Equitable Life, Washington, D. C.:	857	\$705,825.00	360	18	\$13,591.00	36
Ordinary.....	20,377	3,867,705.00	20,940	997	85,840.00	
Industrial.....						\$4,053.00
COMPANIES CHARTERED OUTSIDE OF THE DISTRICT OF COLUMBIA.						
Mutual.						
Baltimore Life, Baltimore, Md.:						
Ordinary.....	1,274	971,513.43	790	56	40,570.00	23
Industrial.....	59,279	6,179,275.00	38,713	3,221	275,915.59	
Bankers Life, Des Moines, Iowa.....	20,724	43,743,596.00	13,244	2,225	4,623,025.00	104
Berkshire Life, Pittsfield, Mass.....	3,063	43,701,211.00	7,524	368	1,178,888.00	
Connecticut Mutual Life, Hartford, Conn.....	14,534	33,986,031.11	7,264	1,607	4,364,934.38	210
Eureka Life, Baltimore, Md.:						
Ordinary.....	44	36,000.00	34	4	2,250.00	
Fidelity Mutual Life, Philadelphia, Pa.....	36,787	4,236,332.00	24,249	1,044	84,331.00	
Home Life, New York, N. Y.....	7,481	18,024,116.00	6,398	752	1,907,590.00	96
John Hancock Mutual Life, Boston, Mass.:	7,997	18,546,684.00	4,756	626	1,497,773.00	
Ordinary.....	42,249	63,711,922.00	15,084	1,884	3,214,643.00	244
Massachusetts Mutual Life, Springfield, Mass.....	510,624	121,322,707.00	338,619	37,244	4,491,165.00	44
Metropolitan Life, New York, N. Y.:	23,155	54,421,637.00	8,259	1,435	4,264,307.00	161
Ordinary.....	262,580	279,016,103.00	122,735	11,736	10,597,620.00	5,377
Industrial.....	2,253,482	317,840,425.00	1,273,443	184,873	23,670,098.00	10,669
Mutual Benefit Life, Newark, N. J.....	41,715	108,286,855.00	16,870	3,148	8,863,222.00	674
Mutual Life, New York, N. Y.....	71,939	184,218,013.00	49,876	8,900	26,438,576.00	3,701
National Life, Montpelier, Vt.....	12,072	27,032,173.00	7,167	8,900	2,233,973.00	634
New England Mutual Life, Boston, Mass.....	18,291	40,271,425.00	7,276	1,259	3,532,015.00	285
New York Life, New York, N. Y.....	129,307	278,102,685.00	76,027	12,445	30,371,849.00	6,528
North Carolina Mutual & Provident Association, Durham, N. C.....	02,443	6,669,522.00	46,764	1,466	114,836.00	2,016
Northwestern Mutual Life, Milwaukee, Wis.....	54,738	153,164,545.00	27,303	4,894	15,623,653.00	
						4,940,223.00

Penn Mutual Life, Philadelphia, Pa.	32,614	102,216,595.00	16,424	49,573,264.00	2,475	7,918,856.00	883	1,867,831.00
Phoenix Mutual Life, Hartford, Conn.	10,394	25,437,966.00	6,385	13,134,836.00	942	1,739,601.00	518	1,002,917.00
Ordinary								
Industrial	183,053	221,434,906.00	82,129	95,004,062.00	7,718	9,579,605.00	1,764	1,757,534.00
Security Mutual Life, Binghamton, N. Y.	2,369,484	370,348,051.00	1,387,184	213,775,045.00	156,007	18,517,642.00	167	1,764,856.00
Union Mutual Life, Portland, Me.	6,399	9,713,913.00	3,662	6,871,682.00	156,330	697,337.00	7	12,970.00
Ordinary	3,245	6,348,319.00	3,986	6,220,577.00	488	845,438.00	358	421,669.00
Total	6,252,787	2,525,033,388.54	3,586,680	1,344,609,795.06	448,157	188,658,231.97	34,660	39,883,511.07
<i>Stock.</i>								
Ætna Life, Hartford, Conn.	34,656	106,922,465.78	25,316	47,335,908.19	2,460	5,926,174.89	1,584	2,406,467.00
American National Life, Galveston, Tex.								
Ordinary	6,418	11,391,831.00	4,687	10,114,065.00	116	120,112.00	1	300.00
Industrial	79,118	22,615,593.00	103,728	21,155,158.00	3,091	391,245.00	2	182.00
Atlantic Life, Richmond, Va.	3,997	8,015,674.00	1,625	3,397,319.00	92	217,237.00	4	14,000.00
Columbia Life, Cincinnati, Ohio.	2,307	3,093,889.00	1,356	1,341,837.00	52	63,300.00	2	1,000.00
Columbian National Life, Boston, Mass.								
Ordinary	6,170	14,871,597.00	3,167	7,817,615.50	153	427,465.50	21	53,283.00
Industrial		284.00	157	24,326.00	40	6,032.00		
Continental Assurance Co., Chicago, Ill.	1,167	1,659,451.00	462	780,075.00	6	5,254.00		250.00
Continental Life, Wilmington, Del.	1,402	3,029,104.00	602	1,698,547.00	26	64,000.00		
Equitable Life, New York, N. Y.	144,920	217,327,541.00	88,155	140,324,013.00	7,697	23,365,784.00	3,173	8,536,394.00
Germania Life, New York, N. Y.	9,531	21,061,320.00	6,602	13,180,126.00	1,992	1,697,186.00	1,230	1,845,038.00
Jefferson Standard Life, Greensboro, N. C.	6,483	11,592,412.00	3,336	6,386,579.00	169	208,829.00	17	30,800.00
Life Insurance Co. of Virginia, Richmond, Va.								
Ordinary	5,529	7,551,552.00	2,410	2,502,493.00	199	187,281.00	7	5,590.00
Industrial	173,506	24,276,079.00	127,880	15,798,627.00	8,793	932,176.00	65	2,915.00
Manhattan Life, New York, N. Y.	1,907	4,555,546.00	3,125	7,594,894.00	515	1,156,352.00	52	97,874.00
Maryland Life, Baltimore, Md.	1,333	2,101,374.00	753	1,233,914.00	89	154,565.00	25	56,367.00
Merchants Life, Burlington, Iowa.	1,469	2,829,734.00	5,480	11,070,402.00	214	431,599.00		
Pa.-life Mutual Life, Los Angeles, Cal.	11,523	25,173,908.00	6,675	13,919,997.00	703	1,376,637.00	479	320,515.00
Philadelphia Life, Philadelphia, Pa.	2,120	5,285,054.00	1,176	3,084,053.00	90	191,501.00	4	11,009.00
Pittsburgh Life & Trust, Pittsburgh, Pa.	11,450	22,452,858.00	6,994	15,262,951.00	782	1,620,283.00	289	454,162.00
Provident Life & Trust, Philadelphia, Pa.	19,954	52,170,606.00	9,352	28,775,095.00	923	2,899,338.00	1,092	2,997,824.00
Reliance Life, Pittsburgh, Pa.	12,069	21,598,718.00	5,402	10,649,552.00	174	388,423.00	4	7,000.00
Standard Life, Atlanta, Ga.	2,598	2,088,759.00	929	793,699.00	21	19,759.00		
Travelers, Hartford, Conn.	33,999	116,059,032.00	10,690	34,555,396.00	1,331	4,211,002.00	467	1,086,951.00
Union Central Life, Cincinnati, Ohio.	26,798	76,901,819.90	14,944	34,274,148.00	1,678	4,282,443.00	1,766	2,791,556.00
Total	600,345	786,829,128.78	434,854	432,878,546.69	30,406	50,342,904.39	10,275	20,715,378.00
<i>Recapitulation.</i>								
District of Columbia Company	30,434	4,601,530.00	21,300	3,067,175.00	1,015	99,431.00	36	4,053.00
Companies chartered outside of the District of Columbia:								
Mutual	6,252,787	2,525,033,988.54	3,586,680	1,344,609,795.06	448,157	188,658,231.97	34,660	39,883,511.07
Stock	600,345	786,829,128.78	434,854	432,878,546.69	30,406	50,342,904.39	10,275	20,715,378.00
Grand total	6,883,566	3,316,464,047.32	4,042,834	1,780,555,516.75	479,578	239,100,567.36	44,971	60,602,942.07

TABLE E.—Showing the number and amount of policies issued and terminated during 1916, and mode of termination, by life insurance companies authorized to transact business in the District of Columbia—Continued.

Name and location.	Mode of termination.					
	By expiry.		By surrender.		By lapse.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.
DISTRICT OF COLUMBIA COMPANY.						
Equitable Life, Washington, D. C.:	35	\$25,941.00	34	\$26,750.00	273	\$221,500.00
Ordinary.....	6	746.00			19,901	2,649,962.00
Industrial.....						\$9,535.00
						29,257.00
COMPANIES CHARTERED OUTSIDE OF THE DISTRICT OF COLUMBIA.						
Mutual.						
Baltimore Life, Baltimore, Md.:						
Ordinary.....	3	1,500.00	136	111,500.00	572	401,080.43
Industrial.....	1,356	186,530.00	39	8,901.00	33,947	3,944,446.17
Bankers Life, Des Moines, Iowa.....	4	2,750.00	4,381	8,908,838.00	6,633	14,374,600.00
Ber-shire Life, Pittsfield, Mass.....	55	88,500.00	508	1,443,131.00	399	846,988.00
Connecticut Mutual Life, Hartford, Conn.....	88	158,068.86	2,075	5,260,282.47	2,298	4,506,571.00
Eureka Life, Baltimore, Md.:						
Ordinary.....			8	2,250.00	22	10,250.00
Industrial.....			10	1,237.00	23,195	2,502,112.00
Fidelity Mutual Life, Philadelphia, Pa.....	430	1,755,546.00	2,168	4,440,390.00	2,941	5,951,641.00
Home Life, New York, N. Y.....	180	355,337.00	1,758	3,845,581.00	1,988	3,996,896.00
John Hancock Mutual Life, Boston, Mass.:						
Ordinary.....	146	661,262.00	4,298	5,318,951.00	8,272	10,630,445.00
Industrial.....	2,130	457,876.00	45,927	8,776,695.00	253,274	47,346,830.00
Massachusetts Mutual Life, Springfield, Mass.....	2,274	841,419.00	3,283	8,951,083.00	3,046	6,316,441.00
Metropolitan Life, New York, N. Y.:						
Ordinary.....	3,192	2,927,908.00	23,707	20,469,803.00	78,723	65,692,671.00
Industrial.....	28,690	4,651,084.00	68,031	11,250,173.00	981,180	140,644,017.00
Mutual Benefit Life, Newark, N. J.....	5,443	10,190,083.00	4,091	10,378,681.00	3,505	6,749,767.00
Mutual Life, New York, N. Y.....	4,858	16,170,279.00	18,398	51,602,771.00	13,926	28,394,211.00
National Life, Montpelier, Vt.....	759	1,390,272.00	1,852	4,550,608.00	1,982	3,747,445.00
New England Mutual Life, Boston, Mass.....	335	779,974.00	1,735	3,945,514.00	2,243	4,903,886.00
New York Life, New York, N. Y.....	11,259	30,009,456.00	21,229	45,538,131.00	21,566	44,067,300.00
North Carolina Mutual & Pro. Ind. Association, Durham, N. C.....			21	10,450.00	45,277	1,809,176.00
Northwestern Mutual Life, Milwaukee, Wis.....	3,217	8,678,034.00	9,081	20,697,355.00	8,074	20,024,211.00
					21	2,749,256.00

Penn Mutual Life, Philadelphia, Pa.....	2,740	7,058,554.00	3,798	12,570,801.00	4,898	11,902,422.00	1,690	8,254,710.00
Prudential Mutual Life, Hartford, Conn.....	1,011	1,724,000.00	1,497	3,406,903.00	2,397	4,655,800.00		607,923.00
Prudential, Newark, N. J.:.....								
Industrial.....	32,871	32,962,112.00	12,237	14,905,084.00	27,539	34,784,974.00		1,104,633.00
Security Mutual Life, Binehamton, N. Y.....	35,633	6,601,529.00	73,850	7,321,732.00	1,121,834	174,493,678.00		6,821,608.00
Union Mutual Life, Portland, Me.....	737	1,430,725.00	1,214	1,710,331.00	1,062	1,633,720.00	97	175,694.00
Total.....	135,681	129,469,831.86	305,961	256,189,195.47	2,636,665	619,011,297.60	5,556	81,394,707.09
<i>Stock.</i>								
Etna Life, Hartford, Conn.....	11,240	4,095,757.00	5,325	19,732,748.78	4,707	14,038,302.00		1,136,458.52
American National Life, Galveston, Tex.:.....								2,023.00
Ordinary.....	21	10,350.00	313	533,649.00	4,206	9,387,631.00		
Industrial.....	710	123,016.00	99,895	20,610,685.00	1,018	1,997,989.00	12	81,109.00
Atlantic Life, Richmond, Va.....	47	99,820.00	422	987,161.00	1,118	1,065,210.00		27,752.00
Columbia Life, Cincinnati, Ohio.....	1	2,000.00	153	128,575.00				
Columbian National Life, Boston, Mass.:.....								
Ordinary.....	68	201,470.00	636	1,538,691.00	2,289	4,915,817.00		591,489.00
Industrial.....	92	44,206.00	23	73,822.00				216.00
Continental Assurance Co., Chicago, Ill.....	5	6,898.00	345	63,311.00	25	97,586.00		8,027.00
Continental Life Insurance Co., New York, N. Y.....	9	16,090.00	220	63,311.00	315	97,586.00		65,000.00
Ga. Life Insurance Co., Savannah, Ga.....	47,630	35,579,794.00	13,323	36,705,967.00	16,031	30,933,663.00		5,182,400.00
Germania Life, New York, N. Y.....	326	855,220.00	2,057	4,036,332.00	1,997	3,955,670.00		819,680.00
Jefferson Standard Life, Greensboro, N. C.....	43	97,000.00	737	1,228,835.00	2,355	4,298,714.00	15	432,361.00
Life Insurance Co. of Virginia, Richmond, Va.:.....								
Ordinary.....	137	84,530.00	751	672,388.00	1,316	1,466,465.00		55,320.00
Industrial.....	21	415.00	1,190	116,522.00	117,808	11,397,604.00		319,001.00
Manhattan Life, New York, N. Y.....	166	540,651.00	1,173	2,322,388.00	1,219	3,052,331.00		355,265.00
Maryland Life, Baltimore, Md.....	32	43,035.00	116	138,983.00	491	706,500.00		64,401.00
Merchants Life, Burlington, Iowa.....					5,114	10,282,500.00	152	338,402.00
Pacific Mutual Life, Los Angeles, Cal.....	1,490	2,948,635.00	1,926	4,215,423.00	2,037	4,130,192.00		928,571.00
Philadelphia Life, Philadelphia, Pa.....	32	54,505.00	209	516,717.00	801	3,205,123.00		72,147.00
Pittsburgh Life & Trust, Pittsburgh, Pa.....	952	3,579,878.00	2,463	4,123,717.00	2,463	5,320,595.00		149,316.00
Proident Life & Trust, Philadelphia, Pa.....	9	11,779.00	3,564	11,030,182.00	3,764	9,991,231.00		1,881,591.00
Reliance Life, Pittsburgh, Pa.....	303	836,257.00	200	377,720.00	4,718	8,613,132.00	3	397,000.00
Standard Life, Atlanta, Ga.....			3	1,000.00	896	682,910.00		11,000.00
Travelers, Hartford, Conn.....	1,168	2,041,827.00	2,882	14,312,831.00	4,837	12,888,765.00	5	11,000.00
Union Central Life, Cincinnati, Ohio.....	1,895	3,706,289.00	4,783	11,199,816.00	4,822	11,016,534.00		1,217,480.00
Total.....	65,898	51,866,730.00	43,299	111,896,410.78	281,789	177,812,063.00	187	14,215,060.52
<i>Recapitalization.</i>								
District of Columbia Company.....	41	26,687.00	34	26,750.00	20,174	2,871,492.00		38,792.00
Companies chartered outside of the District of Columbia:								
Mutual.....	135,681	129,469,831.86	305,961	256,189,195.47	2,636,665	649,011,297.60	5,556	81,394,707.09
Stock.....	65,898	51,866,730.00	43,299	111,896,410.78	281,789	177,812,063.00	187	14,215,060.52
Grand total.....	201,020	184,363,268.86	349,294	371,112,336.25	2,961,628	829,697,822.00	5,743	95,678,559.61

### Recapitulation.

District of Columbia Company.....	
Companies chartered outside of the District of Columbia:	
Mutual.....	
Stock.....	
Grand total.....	

TABLE F.—Showing the business transacted in the District of Columbia during the year 1916 by all life insurance companies, annual statements of which have been accepted.

Name and location.	Policies in force Dec. 31, 1915.		Policies issued during 1916.		Policies terminated during 1916.		Policies in force Dec. 31, 1916.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
DISTRICT OF COLUMBIA COMPANY.								
Equitable Life, Washington, D. C.:								
Ordinary.....	719	\$533,982.00	199	\$157,153.00	79	\$95,248.00	839	\$685,917.00
In industrial.....	35,485	4,373,648.00	9,663	1,279,934.00	7,824	1,082,467.00	37,324	4,576,115.00
COMPANIES CHARTERED OUTSIDE OF THE DISTRICT OF COLUMBIA.								
Mutual.								
Baltimore Life, Baltimore, Md.:								
Ordinary.....	64	35,029.86	38	33,250.00	20	17,500.00	82	50,779.86
In industrial.....	6,242	623,022.72	1,892	231,531.00	1,882	231,276.00	6,252	644,277.72
Barbers Life, Des Moines, Iowa.....	319	715,000.00	10	21,500.00	16	37,000.00	313	702,500.00
Berkshire Life, Pittsfield, Mass.....	3 2	591,880.00	49	151,970.00	22	62,436.00	329	654,414.00
Connecticut Mutual Life, Hartford, Conn.....	950	2,370,920.00	175	456,632.00	115	312,683.00	1,010	2,484,889.00
Eureka Life, Baltimore, Md.:								
Ordinary.....	31	15,150.00	11	11,500.00	6	1,500.00	36	26,150.00
In industrial.....	11,679	1,222,025.00	6,665	729,373.00	3,789	422,399.00	14,355	1,328,999.00
Fidelity Mutual Life, Philadelphia, Pa.....	455	1,222,025.00	54	178,078.00	23	63,092.00	480	5,027,822.00
Home Life, New York, N. Y.....	1,192	2,175,895.00	80	257,713.32	73	211,042.32	1,389	2,451,908.00
John Hancock Mutual Life, Boston, Mass.....	1,161	3,764,573.00	194	614,888.00	94	271,178.00	1,381	2,188,213.00
Massachusetts Mutual Life, Springfield, Mass.....	1,133	2,418,484.00	218	570,999.00	99	223,195.00	1,232	2,769,288.00
Metropolitan Life, New York, N. Y.:								
Ordinary.....	10,649	10,697,356.00	1,430	1,803,293.00	725	795,588.00	11,354	11,615,081.00
In industrial.....	163,765	20,993,985.00	21,531	2,738,402.00	14,412	2,147,553.00	171,027	21,540,257.00
Mutual Benefit Life, Newark, N. J.....	163,765	20,993,985.00	21,531	2,738,402.00	14,412	2,147,553.00	171,027	21,540,257.00
Mutual Life, New York, N. Y.....	3,407	8,691,570.20	298	514,848.00	488	247,698.00	1,860	4,685,143.00
National Life, Springfield, Vt.....	3,407	8,691,570.20	298	514,848.00	488	247,698.00	1,860	4,685,143.00
Norfolk Mutual Life, Boston, Mass.....	1,605	3,574,129.00	60	169,879.00	151	361,682.20	3,543	9,231,147.00
New York Life, New York, N. Y.....	4,184	8,140,461.00	156	354,832.00	116	16,291.06	270	607,897.21
North Carolina Mutual & Provident Association, Durham, N. C.....	3,654	10,585,231.00	578	972,686.00	285	534,894.00	1,645	3,695,516.00
Northwestern Mutual Life, Milwaukee, Wis.....	2,773	9,244,531.00	333	89,519.00	11	4,577.00	322	84,942.00
Phoenix Mutual Life, Hartford, Conn.....	558	1,394,986.00	242	715,820.00	165	675,382.00	3,731	10,625,672.00
Prudential, Newark, N. J.:								
Ordinary.....	4,769	6,517,798.00	798	1,090,132.00	421	510,521.00	5,146	7,097,410.00
In industrial.....	80,441	11,087,312.00	11,998	1,951,191.00	7,930	1,312,920.00	84,509	11,725,583.00

Security Mutual Life, Binghamton, N. Y.		128	318,732.74	6	17,159.86	12	36,040.94	122	299,851.66
Union Mutual Life, Portland, Me.		83	125,454.98	20	43,005.05	19	27,581.82	84	140,878.21
Total.....		301,483	110,997,960.74	47,299	15,765,418.26	30,732	9,702,782.34	318,050	117,060,596.66
Stock.									
Aetna Life, Hartford, Conn.		1,025	1,476,312.56	562	347,756.25	584	305,930.62	1,003	1,518,138.19
American National Life, Galveston, Tex.		5	5,000.00	8	11,500.00	1	1,000.00	13	16,500.00
Atlantic Life, Richmond, Va.		35	71,000.00	59	111,000.00	3	2,500.00	93	181,000.00
Columbia Life, Cincinnati, Ohio.				7	14,000.00	31	26,832.00	50	11,500.00
Columbian National Life, Boston, Mass.		57	207,027.00	104	262,401.00	31	44,901.00	223	191,105.00
Continental Assurance Co., Chicago, Ill.		59	93,910.00	4	81,000.00	3	25,000.00	47	311,100.00
Continental Life, Wilmington, Del.		31	94,500.00	21	906,569.00	331	785,835.00	4,129	9,634,531.00
Equitable Life, New York, N. Y.		3,955	9,533,637.00	505	114,500.00	18	98,222.00	226	430,311.00
Germania Life, New York, N. Y.		195	384,033.00	49	19,000.00	2	9,000.00	40	75,000.00
Jefferson Standard Life, Greensboro, N. C.		37	65,000.00	5					
Life Insurance Co. of Virginia, Richmond, Va.: Ordinary.....		435	311,647.00	71	73,000.00	28	16,024.00	478	308,623.00
Industrial.....		13,673	1,739,418.00	2,673	374,276.00	2,022	236,792.00	14,324	1,876,902.00
Manhattan Life, New York, N. Y.		467	1,504,335.00	55	162,650.00	81	303,254.00	411	1,423,731.00
Maryland Life, Baltimore, Md.		85	143,181.00	5	6,000.00	11	17,750.00	79	131,431.00
Merchants Life, Burlington, Iowa.		117	242,000.00	14	18,000.00	26	51,000.00	105	209,000.00
Pacific Mutual Life, Los Angeles, Cal.		229	439,291.00	12	46,622.00	3		238	485,913.00
Philadelphia Life, Philadelphia, Pa.		14	24,000.00	56	260,000.00	5	21,000.00	65	263,000.00
Pittsburgh Life & Trust, Pittsburgh, Pa.		245	543,634.00	74	204,500.00	70	196,186.00	249	548,948.00
Provident Life & Trust, Philadelphia, Pa.		872	3,326,507.00	99	304,500.00	100	268,325.00	871	3,362,682.00
Reliance Life, Pittsburgh, Pa.		90	118,911.00	27	37,500.00	17	24,500.00	100	131,911.00
Standard Life, Atlanta, Ga.				137	128,000.00			137	128,000.00
Travelers, Hartford, Conn.		1,138	4,794,843.00	251	988,247.00	58	162,033.00	1,331	5,621,057.00
Union Central Life, Cincinnati, Ohio.		1,187	2,668,103.00	437	942,704.00	204	565,859.00	1,420	3,044,948.00
Total.....		23,951	27,846,289.56	5,325	5,454,725.25	3,610	3,164,983.62	25,666	30,136,051.19
RECAPITULATION.									
District of Columbia Company		36,204	4,972,630.00	9,802	1,437,117.00	7,903	1,147,715.00	38,163	5,262,032.00
Companies chartered outside of the District of Columbia:									
Mutual.....		301,483	110,997,960.74	47,299	15,765,418.26	30,732	9,702,782.34	318,050	117,060,596.66
Stock.....		23,951	27,846,289.56	5,325	5,454,725.25	3,610	3,164,983.62	25,666	30,136,051.19
Grand total.....		361,638	143,816,880.30	62,486	22,657,260.51	42,245	14,015,460.96	381,879	152,458,679.85

TABLE F.—Showing the business transacted in the District of Columbia during the year 1916 by all life insurance companies, annual statements of which have been accepted—Continued.

Name and location.	Losses unpaid Dec. 31, 1915.		Losses incurred during 1916.		Losses paid during 1916.		Losses unpaid Dec. 31, 1916.		Gross premium.
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.	
DISTRICT OF COLUMBIA COMPANY.*									
Equitable Life, Washington, D. C.:									
Ordinary.....	2	\$290.00	6	\$4,500.00	6	\$4,500.00	2	\$290.00	\$23,703.25
Industrial.....			522	55,306.00	522	55,306.00			161,685.10
COMPANIES CHARTERED OUTSIDE OF THE DISTRICT OF COLUMBIA.									
Mutual.									
Baltimore Life, Baltimore, Md.:									
Ordinary.....			2	489.00	2	489.00			2,130.23
Industrial.....			151	17,123.20	151	17,123.20			37,706.35
Bankers Life, Des Moines, Iowa.....			1	2,000.00	1	2,000.00			17,088.90
Berkshire Life, Pittsfield, Mass.....			4	10,944.00	3	8,944.00			76,693.93
Connecticut Mutual Life, Hartford, Conn.....			10	71,046.00	10	71,046.00	1	2,000.00	74,831.75
Eureka Life, Baltimore, Md.:									
Ordinary.....			1	500.00	1	500.00			673.26
Industrial.....			240	19,041.00	240	19,041.00			58,508.36
Fidelity Mutual Life, Philadelphia, Pa.....			4	7,500.00	4	7,500.00			38,949.89
Home Life, New York, N. Y.....	1	2,500.00	6	15,899.71	6	15,899.71	1	3,000.00	74,100.26
John Hancock Mutual Life, Boston, Mass.....			5	11,000.00	5	11,000.00			123,407.57
Massachusetts Mutual Life, Springfield, Mass.....	1	1,000.00	6	14,500.00	7	15,500.00			90,922.11
Metropolitan Life, New York, N. Y.:									
Ordinary.....	6	5,000.00	105	139,022.28	162	137,182.28	10	7,500.00	427,532.77
Industrial.....	24	3,319.46	2,115	265,396.49	2,121	265,761.45	18	2,954.50	776,072.75
Mutual Benefit Life, Newark, N. J.....	1	57.00	37	61,270.00	37	61,270.00	1	57.00	130,753.03
National Life, Montpelier, Vt.....	3	3,349.00	51	127,436.00	54	130,785.00			313,531.20
New England Mutual Life, Boston, Mass.....	1	1,000.00	5	5,035.17	6	6,065.17			20,165.48
New York Life, New York, N. Y.....			15	28,440.00	14	27,424.00	1	1,016.00	94,265.62
North Carolina Mutual & Provident Association, Durham, N. C.....	5	4,025.21	79	153,066.09	80	153,062.30	4	4,029.00	383,335.63
Northwestern Mutual Life, Milwaukee, Wis.....									1,971.80
Prudential Mutual Life, Philadelphia, Pa.....	2	2,500.00	41	114,732.00	40	114,732.00			280,768.00
Phoenix Mutual Life, Hartford, Conn.....	3	7,019.00	35	118,230.00	38	125,240.00	3	3,500.00	239,069.81
Prudential, Newark, N. J.:	1	788.00	11	26,149.44	11	26,149.44			61,270.91
Ordinary.....			64	109,476.63	58	99,976.63	6	9,500.00	223,852.70
Industrial.....	33	4,057.01	817	99,808.22	809	99,114.50	41	4,750.73	394,491.27







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ABSTRACT.

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COMPILED FROM ANNUAL STATEMENT OF THE LIFE INSURANCE  
COMPANY ORGANIZED UNDER THE DISTRICT OF COLUMBIA  
LAW, SHOWING ITS CONDITION ON DECEMBER 31, 1916.

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## EQUITABLE LIFE INSURANCE CO. OF THE DISTRICT OF COLUMBIA.

[Located at No. 116 Fourteenth Street NW., Washington, D. C. Incorporated 1902; commenced business 1902. Henry P. Blair, president; Allen C. Clark, secretary.]

## CAPITAL.

Capital stock paid up in cash.....	\$120,000.00
Amount of ledger assets December 31, of previous year.....	\$455,267.72

## INCOME.

First year's premiums on original policies, less reinsurance.....	55,145.62
Dividends applied to purchase paid-up additions and annuities.....	46.53
Surrender values applied to purchase paid up insurance and annuities.....	2,118.59
Total new premiums.....	57,300.74
Renewal premiums less reinsurance.....	302,429.87
Premiums for total and permanent disability.....	163.11
Total premium income.....	359,989.72
Dividends left with the company to accumulate at interest.....	34.81
Interest on mortgage loans.....	7,964.36
Interest on collateral loans.....	25.00
Interest on bonds and dividends on stocks.....	7,557.17
Interest on premium notes, policy loans or liens.....	861.23
Interest on deposits.....	224.42
Interest on other debts due the company.....	21.94
Rents, including \$4,962 for company's occupancy of its own buildings.....	11,736.55
Total interest and rents.....	28,389.67
From other sources, viz: Profit and loss, \$58.86; premium on capital stock, \$500; advance to agents, \$50.17; agents' deposits, \$520.54; internal revenue, \$51.13; lost policies, \$1,310.....	1,195.80
Profit on sale or maturity of ledger assets, \$1,768.75; borrowed money, \$1,600.....	17,768.75
Total income.....	407,378.75
Total.....	862,646.47

## DISBURSEMENTS.

Death claims and additions.....	99,431.32
Matured endowments and additions.....	4,051.00
Total death claims and endowments.....	103,484.32
Surrender values applied to pay new and renewal premiums.....	5,323.61
Surrender values applied to purchase paid-up insurance and annuities.....	2,158.59
Dividends paid policy holders in cash, or applied in liquidation of loans or notes.....	1,634.11
Dividends applied to purchase paid-up additions and annuities.....	46.53
Left with the company to accumulate at interest.....	34.81
Total paid policyholders.....	112,787.97
Expense of investigation and settlement of policy claims, including legal expenses.....	30.00
Interest or dividends to stockholders.....	7,191.00
Commissions to agents.....	97,177.54
Compensation of managers and agents not paid by commissions on new business.....	30,649.58
Agency supervision and traveling expenses of supervisors.....	893.74
Borrowed money, \$16,000. Interest, \$10.70.....	16,090.70
Medical examiners' fees and inspection of risks.....	7,475.50
Salaries and all other compensation of officers and home office employees.....	22,391.10
Rent—including company's occupancy of its own buildings.....	6,762.00
Advertising, printing, stationery, postage, telegraph, telephone, express and exchange.....	9,325.13
Elevator, \$784.52; janitor, \$910; fuel, \$35.65.....	2,080.57
Furniture, fixtures, and safes.....	511.05
Repairs and expenses (other than taxes) on real estate.....	1,462.13
Taxes on real estate.....	1,580.60
State taxes on premiums.....	5,476.86
Insurance department licenses and fees.....	532.50
Electricity, \$915.05; windows, \$120.....	1,045.05
Gas, \$1.04; water, \$49.26.....	51.30
Insurance, etc.....	39.75
Miscellaneous.....	1,608.56
Typewriter, \$91.05; interest, \$45.58; janitor, \$41.50.....	178.13
Sundries, \$1,737.02; calendars, \$60.01.....	2,328.03
Prizes, etc., \$358.48; adding machine, \$465.50.....	823.98
Total disbursements.....	328,573.77
Balance.....	534,072.70

## LEDGER ASSETS.

Book value of real estate.....	\$126,154.69
Mortgage loans on real estate.....	174,250.00
Loans secured by collateral.....	2,000.00
Loans on company's policies assigned as collateral.....	16,661.05
Book value of bonds and stocks.....	193,758.43
Cash in office.....	200.00
Deposits in trust companies and banks not on interest.....	11,468.66
Deposits in trust companies and banks on interest.....	9,541.57
Total ledger assets.....	534,072.70

## NONLEDGER ASSETS.

Interest due and accrued on mortgages.....	\$1,968.19
Interest due and accrued on bonds.....	2,447.14
Interest due and accrued on collateral loans.....	13.25
Interest due and accrued on premium notes, loans, or liens.....	254.83
Interest due and accrued on other assets.....	88.21
Rents due and accrued on company's property.....	1,078.80
Market value of real estate over book value.....	5,850.42
Market value of bonds and stocks over book value.....	24,677.31
Net uncollected and deferred premiums:	3,422.57
New business.....	2,357.05
Renewals.....	16,386.02
Admitted assets.....	18,743.07
	586,766.07

## LIABILITIES.

Net reserve.....	441,306.00
Matured endowments due and unpaid.....	386.00
Dividends left with the company to accumulate at interest.....	78.66
Premiums paid in advance, including surrender values so applied.....	6,587.72
Salaries, rents, office expenses, bills and accounts due or accrued.....	221.55
Medical examiner's and legal fees due or accrued.....	535.75
State, county, and municipal taxes due or accrued.....	6,415.86
Dividends or other profits due policyholders.....	81.25
Agents deposits.....	2,000.00
Total.....	457,686.09
Paid-up capital.....	120,000.00
Unassigned funds (surplus).....	9,079.98
Total liabilities.....	586,766.07

## PREMIUM NOTE ACCOUNT.

On hand Dec. 31, 1915.....	14,483.98
Received during the year on old policies.....	6,124.03
	20,604.01
Deductions during the year as follows:	
Used in payment of losses and claims.....	150.00
Used in purchase of surrendered policies.....	601.20
Voided by lapse.....	2,600.76
Redeemed by maker in cash.....	573.00
Total reduction of premium note account.....	3,934.96
Balance note assets at end of the year.....	16,669.05

## REPORT OF THE DEPARTMENT OF INSURANCE.

## EXHIBIT OF POLICIES.

	Ordinary.		Industrial.	
	Number.	Amount.	Number.	Amount.
Paid for:				
Policies in force Dec. 31, 1915.....	1,901	\$1,582,165.00	59,778	\$7,262,382.00
Policies issued, revived, changed and increased during the year.....	857	705,825.00	29,577	3,895,705.00
Total.....	2,758	2,287,990.00	89,355	11,158,087.00
Deduct policies which have ceased to be in force during the year:				
By death.....	18	13,591.00	997	85,840.00
By maturity.....			36	4,053.00
By expiry.....	35	25,941.00	6	746.00
By surrender.....	34	26,750.00		
By lapse.....	273	221,500.00	19,901	2,649,962.00
By decrease.....		9,535.00		23,257.00
Totals.....	360	297,317.00	20,940	2,769,858.00
Total policies in force at end of year.....	2,398	1,990,673.00	68,415	8,388,229.00
Re-insured.....	137	190,413.00		

## BUSINESS IN DISTRICT OF COLUMBIA.

	Ordinary.		Industrial.	
	Number.	Amount.	Number.	Amount.
Policies in force Dec. 31, 1915.....	719	\$593,982.00	35,485	\$4,378,648.00
Policies issued during the year.....	199	157,183.00	9,663	1,279,934.00
Totals.....	918	751,165.00	45,148	5,658,582.00
Deduct policies ceased to be in force.....	79	65,248.00	7,824	1,082,467.00
Policies in force Dec. 31, 1916.....	839	685,917.00	37,324	4,576,115.00
Losses and claims unpaid Dec. 31, 1915.....			2	20.00
Losses and claims incurred during the year.....	6	4,500.00	522	55,306.00
Total.....			524	55,526.00
Losses and claims settled during the year.....	6	4,500.00	522	55,306.00
Losses and claims unpaid Dec. 31, 1916.....			2	20.00
Premiums received.....		23,709.25		161,685.10

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COMPARATIVE TABLES.

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HEALTH, ACCIDENT, AND LIFE ASSO-  
CIATIONS, DECEMBER 31, 1916.

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TABLE G.—Assets and liabilities of health, accident, and life insurance companies operating under section 653 and doing business in the District of Columbia during 1916.

Name and location.	Assets.			Liabilities.		Balance net assets.
	Ledger.	Nonledger.	Assets not admitted.	Losses.	Other liabilities.	Total.
<b>INDUSTRIAL.</b>						
<i>District of Columbia companies.</i>						
Capital City Benefit Society, Washington, D. C.	\$95,091.85	\$1,040.00	.....	\$184.00	\$9,226.62	\$9,410.62
National Benefit Association, Washington, D. C.	273,277.87	16,952.13	\$34,644.90	656.50	121,669.33	122,326.03
Peoples Mutual Benefit Insurance Co., Washington, D. C.	70,023.88	288.75	.....	.....	3,484.38	3,484.38
Provident Relief Association, Washington, D. C.	46,876.01	4,500.00	5,383.08	251.00	3,705.78	3,956.78
Total.....	485,269.31	22,780.88	40,027.98	1,091.50	138,086.31	139,177.81
<i>Chartered outside District of Columbia.</i>						
Continental Life Insurance Co., Richmond, Va.	49,034.70	144.57	3,683.98	142.50	2,216.04	2,358.54
Guarantee Fund Life Association, Omaha, Neb.	1,957,170.64	30,991.03	30,829.03	115,054.94	25,000.00	140,054.94
Home Beneficial Association, Richmond, Va.	627,911.29	35,198.98	3,390.94	1,929.75	162,333.55	164,263.30
Life & Casualty Insurance Co. of Tennessee, Nashville, Tenn.	317,419.04	18,019.16	12,730.38	2,683.50	151,600.43	134,283.93
National Life Association, Des Moines, Iowa.	1,178,887.71	121,774.65	63,173.20	34,000.00	247,068.94	281,068.94
Richmond Beneficial Insurance Co., Richmond, Va.	62,517.26	11,365.06	8,362.61	.....	4,624.00	4,624.00
Total.....	4,222,940.64	217,493.45	122,202.14	153,810.69	592,842.96	746,653.65
<b>RECAPITULATION.</b>						
Industrial:						
Local.....	485,269.31	22,780.88	40,027.98	1,091.50	138,086.31	139,177.81
Domestic.....	4,222,940.64	217,493.45	122,202.14	153,810.69	592,842.96	746,653.65
Grand total.....	4,708,149.95	240,274.33	162,230.12	154,902.19	730,929.27	885,831.46
						3,900,362.70



TABLE H.—Income and disbursements during 1916 of health, accident, and life insurance companies operating under section 653 and doing business in the District of Columbia.

Name and location.	Receipts during 1916.				Disbursements during 1916.					
	Membership fees and dues.	Assessments.	Total paid by members.	From all other sources.	Total receipts.	Losses and claims paid.	Advance payments returned.	Total paid to members.	All other payments.	Total disbursements.
INDUSTRIAL.										
District of Columbia companies.										
Capital City Benefit Society, Washington, D. C.	\$47,662.80		\$47,662.80	\$13,411.39	\$61,074.19	\$20,907.46		\$20,907.46	\$40,766.58	\$61,674.04
National Benefit Association, Washington, D. C.	337,854.26		337,854.26	38,902.16	376,816.42	92,108.41		92,108.41	216,797.38	308,965.79
Peoples Mutual Benefit Insurance Co., Washington, D. C.	371,557.72		371,557.72	8,185.62	379,743.34	144,861.13		144,861.13	225,280.12	370,141.25
Provident Relief Association, Washington, D. C.	334,901.43		334,901.43	3,134.12	338,035.55	151,780.31		151,780.31	186,040.77	337,821.08
Total.....	1,091,976.21		1,091,976.21	63,633.29	1,155,609.50	409,717.31		409,717.31	648,884.85	1,078,021.16
Chartered outside District of Columbia.										
Continental Life Insurance Co., Richmond, Va.	389,516.91		389,516.91	17,345.50	406,862.41	181,224.76		181,224.76	224,531.46	405,756.22
Guarantee Fund Life Association, Omaha, Neb.	1,135,091.54		1,135,091.54	103,102.51	1,238,254.05	208,074.33		208,074.33	404,180.09	672,254.42
Home Beneficial Association, Richmond, Va.	1,038,685.41		1,038,685.41	28,323.86	1,067,009.27	475,111.80		475,111.80	484,830.58	959,942.38
Life and Casualty Insurance Co. of Tennessee, Nashville, Tenn.	1,045,149.98		1,045,149.98	31,873.75	1,077,023.73	377,399.52		377,399.52	659,037.97	1,036,437.49
National Life Association, Des Moines, Iowa.	549,979.46		549,979.46	185,680.15	735,659.61	323,651.00		323,651.00	298,011.98	621,662.98
Richmond Beneficial Insurance Co., Richmond, Va.	240,124.53		240,124.53	7,623.17	247,747.70	126,142.07		126,142.07	118,895.87	245,037.94
Total.....	4,398,547.83		4,398,547.83	373,978.94	4,772,526.77	1,751,033.48		1,751,033.48	2,189,487.95	3,941,091.43
RECAPITULATION.										
Industrial:										
Local.....	1,091,976.21		1,091,976.21	63,633.29	1,155,609.50	409,717.31		409,717.31	608,884.85	1,078,021.16
Domestic.....	4,398,547.83		4,398,547.83	373,978.94	4,772,526.77	1,751,033.48		1,751,033.48	2,189,487.95	3,941,091.43
Grand total.....	5,490,524.04		5,490,524.04	437,672.23	5,928,196.27	2,161,320.79		2,161,320.79	2,838,372.80	5,019,193.59

TABLE I.—Number and amount of policies issued and terminated during the year 1916 by health, accident, and life insurance companies operating under section 653 and transacting business in the District of Columbia.

Name and location.	Certificates in force Dec. 31, 1915.		Written and restored during 1916.		Ceased to be in force in 1916.		Certificates in force Dec. 31, 1916.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
<b>INDUSTRIAL.</b>								
<i>District of Columbia companies.</i>								
Capital City Benefit Society, Washington, D. C.	4,752	\$337,919.50	5,716	\$344,811.50	6,006	\$355,263.55	4,492	\$324,467.45
National Benefit Association, Washington, D. C.	104,814	5,636,538.49	46,020	3,022,352.00	83,401	4,440,233.11	67,453	4,238,671.38
People's Mutual Benefit Insurance Co., Washington, D. C.	52,581	1,577,430.00	76,854	2,305,620.00	70,755	2,122,650.00	58,680	1,760,790.00
Provident Relief Association, Washington, D. C.	48,860	1,954,400.00	59,382	2,375,280.00	53,049	2,361,960.00	49,193	1,967,720.00
Total.....	211,027	9,526,307.99	188,002	8,048,063.50	219,211	9,283,112.66	179,818	8,231,258.83
<i>Chartered outside District of Columbia.</i>								
Continental Life Insurance Co., Richmond, Va.	50,893	2,915,505.00	75,454	4,808,496.00	59,824	3,649,186.00	66,523	4,074,815.00
Guarantee Fund Life Association, Omaha, Nebr.	34,635	63,350,000.00	11,170	22,340,000.00	6,334	12,668,000.00	39,531	79,062,000.00
Home Beneficial Association, Richmond, Va.	149,528	9,270,490.00	209,509	13,892,010.00	186,907	11,896,244.00	172,427	11,136,257.00
Life and Casualty Insurance Co. of Tennessee, Nashville, Tenn.	123,518	5,074,184.00	237,612	9,891,011.00	193,587	7,344,644.00	167,343	7,015,731.00
National Life Association, Des Moines, Iowa.	16,037	31,452,000.00	4,764	10,053,000.00	3,529	7,384,000.00	17,277	34,003,000.00
Richmond Beneficial Insurance Co., Richmond, Va.	38,575	1,543,000.00	12,321	514,000.00	6,000	257,125.00	44,856	1,799,875.00
Total.....	413,246	119,650,179.00	550,830	61,410,517.00	456,079	43,663,018.00	507,997	137,031,678.00
<b>RECAPITULATION.</b>								
Industrial:								
Local.....	211,027	9,526,307.99	188,002	8,048,063.50	219,211	9,283,112.66	179,818	8,231,258.83
Domestic.....	413,246	119,650,179.00	550,830	61,410,517.00	456,079	43,663,018.00	507,997	137,031,678.00
Grand total.....	624,273	129,176,486.99	738,832	69,458,580.50	675,290	53,252,130.66	687,815	145,382,936.83

TABLE J.—Business transacted in the District of Columbia during 1916 by all health, accident, and life insurance companies operating under section 653.

Name and location.	Policies in force Dec. 31, 1915.		Policies issued during 1916.		Policies ceased to be in force during 1916.		Policies in force Dec. 31, 1916.		Losses and claims incurred during 1916.		Losses and claims paid, settled down, etc., during 1916.		Premiums or assess- ments collected during 1916.
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.	
INDUSTRIAL.													
District of Columbia companies.													
Capital City Benefit Society, Washington, D. C.	4,732	\$327,919.50	5,740	\$344,811.50	6,006	\$558,263.55	4,492	\$324,467.45	2,856	\$20,907.46	2,856	\$20,907.46	\$17,602.80
National Benefit Association, Washington, D. C.	20,828	1,185,894.90	7,832	482,397.00	16,327	890,232.31	12,333	778,239.59	1,675	14,992.03	1,552	13,012.06	55,989.89
People's Mutual Benefit Insur- ance Co., Washington, D. C.	28,997	869,910.00	25,575	767,250.00	30,493	911,790.00	24,079	722,370.00	10,761	85,448.88	10,761	85,448.88	212,427.03
Provident Relief Association, Washington, D. C.	11,833	475,320.00	17,570	702,800.00	19,851	795,401.00	9,602	382,716.00	6,239	30,588.61	6,239	30,588.61	75,899.21
Total.....	66,400	2,899,044.40	56,722	2,297,458.50	72,677	2,958,680.86	50,500	2,207,813.01	21,531	151,936.98	21,408	149,957.61	391,978.93
Chartered outside District of Columbia.													
Continental Life Insura nce Co., Richmond, Va.	6,378	519,372.00	8,955	582,800.90	8,757	665,402.00	6,576	436,750.90	77	17,225.85	77	17,225.85	41,201.03
Guarantee Fund Life Associa- tion, Omaha, Neb.			21	42,000.00			21	42,000.00					279.65
Home Beneficial Association, Richmond, Va.	11,184	692,684.00	30,208	2,656,606.00	28,944	1,879,978.00	12,448	869,312.00	213	37,349.53	214	37,349.53	88,306.42
Life and Casualty Insurance Co. of Tennessee, Nashville, Tenn.			13	544.00			13	544.00					9.75
National Life Association, Des Moines, Iowa.			11	17,000.00			11	17,000.00					249.20
Richmond Beneficial Insur- ance Co., Richmond, Va.	4,363	155,355.47	1,473	51,785.15	1,000	41,428.12	4,836	165,712.50	796	4,100.38	796	4,100.38	11,326.54
Total.....	21,925	1,307,411.47	40,681	2,750,776.05	38,701	2,586,808.12	23,905	1,531,319.40	1,086	48,675.76	1,087	58,675.76	144,432.59
RECAPITULATION.													
Industrial:													
Local.....	66,400	2,899,044.40	56,722	2,297,458.50	72,677	2,958,680.86	50,500	2,207,813.01	21,531	151,936.98	21,408	149,957.61	391,978.93
Domestic.....	21,925	1,307,411.47	40,681	2,750,776.05	38,701	2,586,808.12	23,905	1,531,319.40	1,086	48,675.76	1,087	58,675.76	144,432.59
Grand total.....	88,325	4,236,455.87	97,403	5,048,234.55	111,378	5,545,490.98	74,405	3,739,132.41	22,617	200,612.74	22,495	208,633.37	536,411.52

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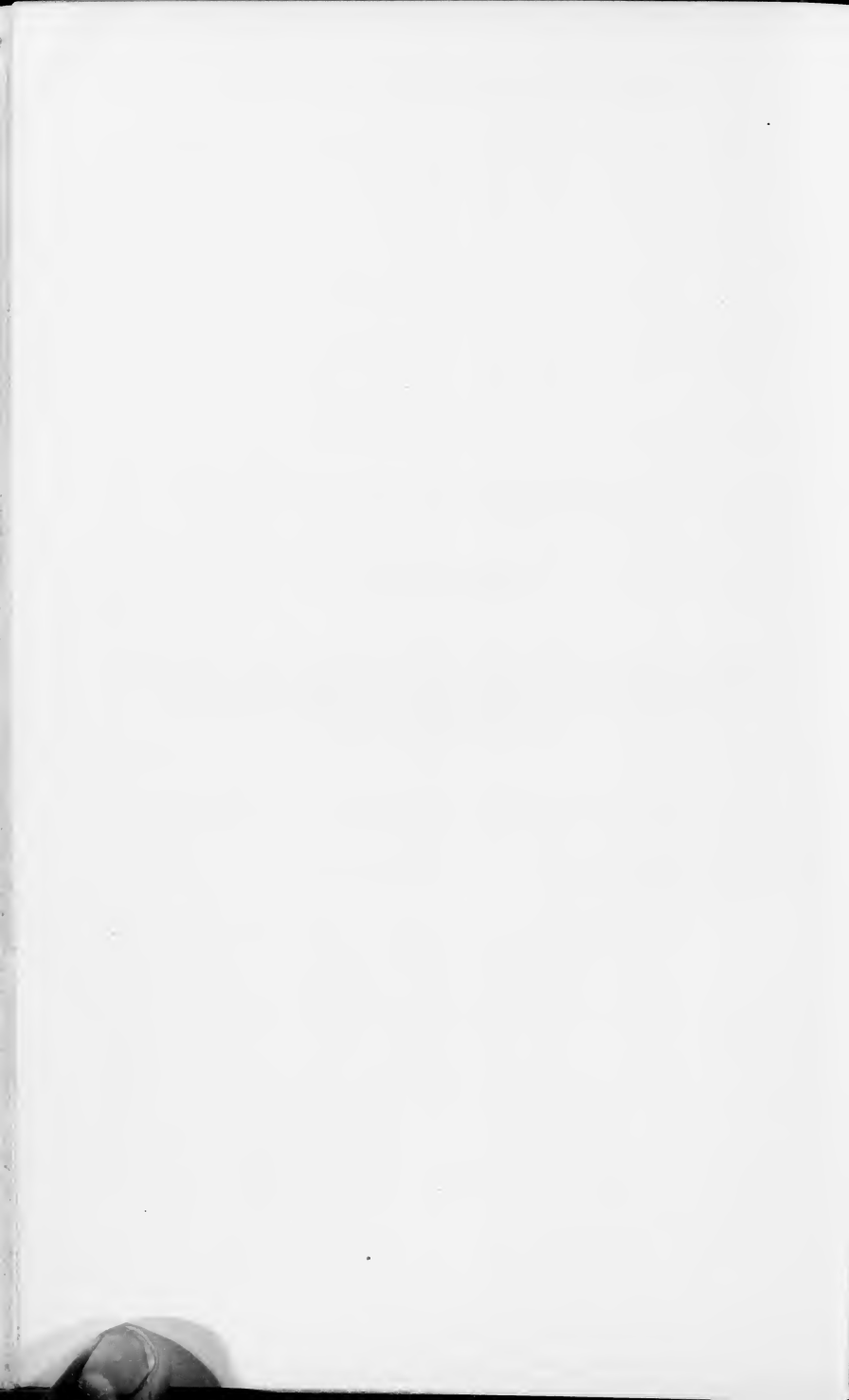
## ABSTRACTS.

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COMPILED FROM ANNUAL STATEMENTS OF HEALTH, ACCIDENT,  
AND LIFE ASSOCIATIONS, SHOWING THEIR CONDITION  
ON DECEMBER 31, 1916.

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**CAPITAL CITY BENEFIT SOCIETY OF THE DISTRICT OF COLUMBIA.**

[President, S. H. Walker; secretary, A. B. Walker. Incorporated, 1887; commenced business, 1887. Home office, 458-460 Louisiana Avenue, NW.]

**BALANCE SHEET.**

Balance from previous year..... \$95,691.70

**INCOME.**

Membership fees actually received.....	47,838.51
Deduct payments returned to applicants and members.....	175.71
Net amount received from applicants and members.....	47,662.80
Gross rents from association's property.....	4,147.39
Borrowed money.....	9,250.00
Miscellaneous.....	14.00
Total income.....	61,074.19
Sum.....	156,765.89

**DISBURSEMENTS.**

Death claims.....	3,881.45
Sick and accident claims.....	17,026.01
Total payments to members.....	20,907.46
Commission and fees paid to agents.....	17,535.73
Salaries of managers or agents.....	2,640.00
Salaries of officers and trustees.....	1,440.00
Salaries of office employees.....	1,200.00
Salaries and fees paid to medical examiners.....	879.00
Insurance department fees and licenses.....	10.00
Taxes on assessments or premiums.....	468.62
Other taxes, viz:	
Real estate.....	1,426.42
Personal.....	3.60
Rent.....	600.00
Advertising, printing, and stationery.....	664.81
Postage, express, telegraph, and telephone.....	175.10
Legal expenses in litigating claims.....	28.71
Repairs and expenses on real estate other than taxes.....	265.55
Furniture and fixtures.....	188.00
Borrowed money.....	4,725.00
Other disbursements, viz:	
Interest on borrowed money.....	508.19
Incidentals or miscellaneous.....	130.22
462 Louisiana Avenue.....	7,757.35
Light, \$36.01; telephone, \$85.57.....	121.58
Total disbursements.....	61,674.04
Balance.....	95,091.85

**LEDGER ASSETS.**

Book value of real estate.....	95,000.00
Deposited in bank's (not on interest).....	4.91
Cash in association's office.....	86.91
Total ledger assets.....	95,091.85

**NONLEDGER ASSETS.**

Interest and rents due and accrued.....	1,040.00
Total admitted assets.....	96,131.85

**LIABILITIES.**

Death claims due and unpaid, No. 3.....	160.00
Sick and accident claims due and unpaid, No. 1.....	24.00
Total unpaid claims.....	184.00
Taxes due or accrued.....	476.62
Borrowed money.....	8,750.00
Total liabilities except capital.....	9,410.62
Capital stock.....	\$100,000.00
Impairment.....	13,278.77
Total.....	96,131.85

## EXHIBIT.

	Number.	Amount.
<b>POLICIES OR CERTIFICATES.</b>		
<i>Total business of the year.</i>		
Policies or certificates in force Dec. 31, 1915, as per last statement.....	4, 752	\$337, 919. 50
Policies or certificates written during the year.....	5, 746	344, 811. 50
Total.....	10, 498	682, 731. 00
Deduct terminated or decreased during the year.....	6, 006	358, 263. 55
Total policies or certificates in force Dec. 31, 1916.....	4, 492	324, 467. 45
<i>Business in District of Columbia during year.</i>		
Policies or certificates in force Dec. 31, 1915, as per last statement.....	4, 752	337, 919. 50
Policies or certificates written during the year.....	5, 746	344, 811. 50
Total.....	10, 498	682, 731. 00
Deduct terminated or decreased during the year.....	6, 006	358, 263. 55
Total policies or certificates in force Dec. 31, 1916.....	4, 492	324, 467. 45
Received during the year from members in District of Columbia.....		47, 662. 80
<b>DEATH CLAIMS.</b>		
<i>District of Columbia claims.</i>		
Claims (face value) incurred and paid during the year.....	65	3, 881. 45
<b>SICK AND ACCIDENT CLAIMS.</b>		
<i>District of Columbia claims.</i>		
Claims incurred and paid during the year.....	2, 791	17, 026. 01

### NATIONAL BENEFIT ASSOCIATION (INC.) OF THE DISTRICT OF COLUMBIA.

[President, Robert W. Brown; secretary, Samuel W. Rutherford. Incorporated, 1898; commenced business, 1899. Home office, 609 F Street NW., Washington, D. C.]

## BALANCE SHEET.

Balance from previous year..... \$205, 367. 24

## INCOME.

All assessments or premiums.....	338, 479. 58
Deduct payments returned to applicants and members.....	625. 32
Net amount received from applicants and members.....	337, 854. 26
Interest on mortgage loans.....	9. 00
Interest on bonds and dividends on stocks.....	6, 646. 35
Interest on bank deposits.....	265. 42
Interest from all other sources.....	15. 59
Gross rents from association's property.....	1, 914. 50
Borrowed money.....	3, 000. 00
From all other sources, viz:	
Miscellaneous.....	556. 29
Loans.....	541. 96
Reorganization fund.....	5, 000. 00
Security deposits.....	4, 218. 84
Paid shortage.....	7, 071. 91
Profit on sale or maturity of ledger assets.....	80. 00
Increase in book value of ledger assets.....	1, 000. 00
Discrepancy premiums.....	8, 642. 30
Total income.....	376, 816. 42
Sum.....	582, 183. 66

## DISBURSEMENTS.

Death claims.....	\$29,563.28
Permanent disability claims.....	1,109.05
Sick and accident claims.....	61,496.08
Total payments to members.....	92,168.41
Commission and fees paid to agents.....	94,335.60
Salaries of managers or agents.....	43,273.92
Salaries of officers and trustees.....	7,685.00
Salaries of office employees.....	26,635.16
Salaries and fees paid to medical examiners.....	1,324.70
Water rent.....	104.90
Traveling and other expenses of managers and agents.....	7,600.57
Miscellaneous.....	416.86
Insurance departments fees and licenses.....	2,211.83
School tax.....	15.05
Returned security funds.....	2,127.78
Taxes on assessments or premiums.....	3,362.72
Income tax.....	220.46
Taxes on real estate.....	279.17
Rent.....	3,643.54
Advertising, printing and stationery.....	9,023.54
Postage, express, telegraph and telephone.....	3,422.71
Legal expenses in litigating claims.....	1,005.57
Dividends.....	394.40
Repairs and expenses on real estate other than taxes.....	918.96
Furniture and fixtures.....	3,093.67
Borrowed money.....	3,000.00
Other disbursements, viz: Machen Audit Co.....	250.00
Fuel, gas, and electricity.....	1,258.81
Fixed deposits.....	162.01
Office and janitor supplies.....	281.96
Agents' balances charged off.....	111.28
Interest.....	68.20
Loans.....	569.01
Total disbursements.....	308,965.79
Balance.....	273,217.87

## LEDGER ASSETS.

Book value of real estate.....	49,188.68
Mortgage loans on real estate.....	108.00
Book value of bonds and stocks.....	181,426.02
Deposited in trust companies and banks on interest.....	23,460.25
Deposited in banks (not on interest).....	3,756.38
Cash in association's office.....	1.89
Agents' balances.....	15,276.65
Total ledger assets.....	273,217.87

## NONLEDGER ASSETS.

Interest and rents due and accrued.....	2,181.99
Market value of real estate over book value.....	9,808.88
Premiums or assessments actually collected by agencies not yet turned over to the association.....	4,961.26
Gross assets.....	290,170.00

## DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances.....	\$17,444.63
Book value of bonds and stocks over market value.....	17,200.27
Total admitted assets.....	255,525.10

## LIABILITIES.

Death claims due and unpaid, No. 9.....	\$500.50
Death claims resisted, No. 1.....	156.00
Taxes due or accrued.....	656.50
All other liabilities, viz:	4,369.37
Security deposits.....	\$9,342.23
Reorganization fund.....	5,000.00
Premium reserve December 31, 1914.....	102,957.93
Total liabilities except capital.....	117,300.16
Capital actually paid in cash.....	122,326.03
Surplus over all liabilities.....	\$5,000.00
Total.....	128,199.07
	133,199.07
	255,525.10



## EXHIBIT.

	Number.	Amount.
<b>POLICIES OR CERTIFICATES.</b>		
<i>Total business of the year.</i>		
Policies or certificates in force Dec. 31, 1915, as per last statement.....	104,834	\$5,656,558.49
Policies or certificates written during the year.....	46,020	3,022,352.00
Total.....	150,854	8,678,910.49
Deduct terminated or decreased during the year.....	83,401	4,440,239.11
Total policies or certificates in force Dec. 30, 1916.....	67,453	4,238,671.38
<i>Business in District of Columbia during year.</i>		
Policies or certificates in force Dec. 31, 1915, as per last statement.....	20,828	1,185,894.90
Policies or certificates written during the year.....	7,832	482,597.00
Total.....	28,660	1,668,491.90
Deduct terminated or decreased during the year.....	16,327	890,232.31
Total policies or certificates in force Dec. 30, 1916.....	12,333	778,259.59
Received during the year from members in District of Columbia.....		55,989.89
<b>DEATH CLAIMS.</b>		
<i>Total claims.</i>		
Claims unpaid Dec. 31, 1915, as per last statement.....	37	2,518.00
Claims (face value) incurred during the year.....	839	38,115.28
Total.....	876	40,633.28
Claims paid during the year.....	689	29,663.28
Balance.....	187	11,070.00
Saved by compromising or scaling claims down during the year.....	28	2,017.50
Claims rejected during the year.....	149	8,396.00
Claims unpaid Dec. 30, 1916.....	10	656.50
<i>District of Columbia claims.</i>		
Claims unpaid Dec. 31, 1915, as per last statement.....	5	199.50
Claims (face value) incurred during the year.....	134	6,571.17
Total.....	139	6,770.67
Claims paid during the year.....	114	5,463.17
Balance.....	25	1,307.50
Saved by compromising or scaling down claims during the year.....	4	164.50
Claims rejected during the year.....	19	952.00
Claims unpaid Dec. 30, 1916.....	2	191.00
<b>PERMANENT DISABILITY CLAIMS.</b>		
<i>Total claims.</i>		
Claims incurred during the year.....	56	3,520.00
Claims paid during the year.....	35	1,109.05
Balance.....	21	2,410.95
Saved by compromising or scaling down claims during the year.....		704.95
Claims rejected.....	21	1,696.00
<i>District of Columbia claims.</i>		
Claims incurred during the year.....	6	571.00
Claims paid during the year.....	4	176.00
Balance.....	2	395.00
Saved by compromising or scaling down claims during the year.....		126.00
Claims rejected.....	2	269.00

## EXHIBIT—Continued.

	Number.	Amount.
<b>SICK AND ACCIDENT CLAIMS.</b>		
<i>Total claims.</i>		
Claims unpaid Dec. 31, 1915, as per last statement.....	983	4,572.49
Claims incurred during the year.....	14,101	64,214.58
Total.....	15,084	68,787.07
Claims paid during the year.....	13,492	61,496.08
Claims unpaid Dec. 31, 1916.....	1,592	7,290.99
<i>District of Columbia claims.</i>		
Claims incurred during the year.....	1,535	7,829.86
Claims paid during the year.....	1,434	7,373.49
Claims rejected.....	101	456.37

### THE PEOPLES MUTUAL BENEFIT INSURANCE CO., OF THE DISTRICT OF COLUMBIA.

[President, W. W. Chiswell; secretary, B. W. Chiswell. Incorporated, 1895; reincorporated, 1903; commenced business, 1895. Home office, 518 Sixth Street NW., Washington, D. C.]

## BALANCE SHEET.

Balance from previous year..... \$60,421.49

## INCOME.

Membership fees actually received..... 372,674.04  
 Deduct payments returned to applicants and members..... 1,116.92  
 Net amount received from applicants and members..... 371,557.72  
 Interest on bonds and dividends on stocks..... 420.00  
 Gross rents from association's property, including \$1,800 for association's occupancy of its own buildings..... 4,491.50  
 From all other sources, viz:  
 Agents' bond..... 2,583.00  
 Miscellaneous..... 691.12  
 Total income..... 379,743.34  
 Sum..... 440,164.83

## DISBURSEMENTS

Death claims..... 30,009.35  
 Sick and accident claims..... 114,851.78  
 Total payments to members..... 144,861.13  
 Commission and fees paid to agents..... 12,765.58  
 Salaries of managers or agents..... 129,013.87  
 Salaries of officers and trustees..... 26,000.00  
 Salaries and other compensation of committees..... 7,231.25  
 Salaries and fees paid to medical examiners..... 828.70  
 Traveling and other expenses of officers, trustees, and committees, and other expenses of managers and agents..... 5,574.63  
 Insurance departments fees and licenses..... 129.52  
 Taxes on assessments or premiums..... 3,437.68  
 Other taxes, viz:  
 Real estate, \$650.40; internal revenue, \$92.03..... 742.43  
 Personal..... 43.68  
 Rent, including \$1,800 for association's occupancy of its own buildings..... 3,758.51  
 Advertising, printing, and stationery..... 4,388.40  
 Postage, express, telegraph, and telephone..... 1,352.81  
 Legal expenses in litigating claims..... 1,170.11  
 Repairs and expenses on real estate other than taxes..... 710.67  
 Furniture and fixtures..... 295.70  
 Dividends..... 12,000.00  
 Other disbursements, viz:  
 Fuel and light..... 532.89  
 Miscellaneous and garage..... 3,791.87  
 Purchase of two automobiles..... 1,730.00  
 Agents' bond..... 3,031.82  
 Interest..... 1,750.00  
 Decrease in book value of ledger assets..... 5,000.00  
 Total disbursements..... 370,141.25  
 Balance..... 70,023.58

## LEDGER ASSETS.

Book value of real estate.....	\$37,000.00
Book value of bonds.....	10,421.25
Deposited in banks (not on interest).....	20,620.91
Cash in association's office and branches.....	2,581.42
Total ledger assets.....	70,023.58

## NONLEDGER ASSETS.

Interest and rents due and accrued.....	210.00
Market value of bonds and stocks over book value.....	78.75
Total admitted assets.....	70,312.33

## LIABILITIES.

Taxes due or accrued on premiums.....	2,124.25
Interest due or accrued.....	288.85
All other liabilities, viz:	
Agent's cash bond deposited.....	\$809.26
Real estate taxes accrued.....	262.00
	1,071.26
Total liabilities except capital.....	3,484.33
Capital actually paid in cash.....	\$25,000.00
Surplus on all liabilities.....	41,827.95
	66,827.95
Total.....	70,312.33

## EXHIBITS.

	Number.	Amount.
<b>POLICIES OR CERTIFICATES.</b>		
<i>Total business of the year.</i>		
Policies or certificates in force Dec. 31, 1915, as per last statement.....	52,581	\$1,577,430.00
Policies or certificates written during the year.....	76,854	2,305,620.00
Total.....	129,435	3,883,050.00
Deduct terminated or decreased during the year.....	70,755	2,122,650.00
Total policies or certificates in force Dec. 31, 1916.....	58,680	1,760,400.00
<i>Business in District of Columbia during year.</i>		
Policies or certificates in force Dec. 31, 1915, as per last statement.....	28,997	869,910.00
Policies or certificates written during the year.....	25,575	767,250.00
Total.....	54,572	1,636,160.00
Deduct terminated or decreased during the year.....	30,493	914,790.00
Total policies or certificates in force Dec. 31, 1916.....	24,079	722,370.00
Received during the year from members in District of Columbia.....		212,427.03
<b>DEATH CLAIMS.</b>		
<i>Total claims.</i>		
Claims (face value) incurred and paid during the year.....	554	30,009.35
<i>District of Columbia claims.</i>		
Claims (face value) incurred and paid during the year.....	334	21,370.99
<b>SICK AND ACCIDENT CLAIMS.</b>		
<i>Total claims.</i>		
Claims incurred and paid during the year.....	23,270	114,851.78
<i>District of Columbia claims.</i>		
Claims incurred and paid during the year.....	10,427	64,077.89

**PROVIDENT RELIEF ASSOCIATION OF THE DISTRICT OF COLUMBIA.**

[President, John Brosnan; secretary, T. W. Bramhall. Incorporated 1893; commenced business 1893.  
Home office, 617 F Street NW., Washington, D. C.]

**BALANCE SHEET.**

Balance from previous year..... \$46,661.54

**INCOME.**

Membership fees actually received..... 334,901.43  
Interest on bonds and dividends on stocks..... 239.00  
Gross rents..... 1,943.51  
From all other sources, viz, refunds from agents and branch offices..... 983.61

Total income..... 338,035.55

Sum..... 384,697.09

**DISBURSEMENTS.**

Death claims..... 31,170.14  
Sick and accident claims..... 120,610.17

Total payments to members..... 151,780.31

Commission and fees paid to agents..... 31,357.16  
Salaries of managers or agents..... 87,888.44  
Salaries of officers and trustees..... 16,565.00  
Salaries of office employees..... 11,399.25  
Salaries and fees paid to medical examiners..... 1,060.50  
Traveling expenses..... 8,139.05  
Insurance departments fees and licenses..... 193.32  
Taxes on assessments or premiums..... 3,432.37  
Other taxes..... 572.94  
Rent..... 4,768.63  
Advertising, printing, and stationery..... 3,311.62  
Postage, express, telegraph, and telephone..... 3,191.59  
Legal expenses..... 1,475.08  
Repairs and expenses on real estate other than taxes..... 383.23  
Furniture and fixtures..... 453.32  
Janitor..... 798.05  
Heat, light, and power..... 924.46  
Miscellaneous..... 3,282.40  
Building association..... 844.25  
Dividend..... 3,000.00

Total disbursements..... 337,821.08

Balance..... 46,876.01

**LEDGER ASSETS.**

Book value of real estate..... 14,908.00  
Book value of bonds and stocks..... 10,469.83  
Deposited in banks (not on interest)..... 16,292.27  
Cash in association's office..... 4,203.41  
Bills receivable..... 500.00  
Tax title..... 502.50

Total ledger assets..... 46,876.01

**NONLEDGER ASSETS.**

Supplies and printing equipment..... 1,500.00  
Furniture and fixtures..... 3,000.00

Gross assets..... 51,376.01

**DEDUCT ASSETS NOT ADMITTED.**

Bills receivable..... \$500.00  
Book value of bonds and stocks over market value..... 383.08  
Supplies and printing equipment..... 1,500.00  
Furniture and fixtures..... 3,000.00

Total admitted assets..... 45,992.93

**LIABILITIES.**

Death claims reported but not yet adjusted, No. 6..... 251.00  
Taxes due or accrued..... 3,705.78

Total liabilities, except capital..... 3,956.78  
Capital paid up in cash..... \$25,000.00  
Surplus over all liabilities..... 17,036.15

Total..... 45,992.93

## EXHIBIT.

	Number.	Amount.
<b>POLICIES OR CERTIFICATES.</b>		
<i>Total business of the year.</i>		
Policies or certificates in force Dec. 31, 1915, as per last statement.....	48,860	\$1,954,400.00
Policies or certificates written during the year.....	59,382	2,375,280.00
Total.....	108,242	4,329,680.00
Deduct terminated or decreased during the year.....	59,049	2,361,960.00
Total policies or certificates in force Dec. 31, 1916.....	49,193	1,967,720.00
<i>Business in District of Columbia during year.</i>		
Policies or certificates in force Dec. 31, 1915, as per last statement.....	11,883	475,320.00
Policies or certificates written during the year.....	17,570	702,800.00
Total.....	29,453	1,178,120.00
Deduct terminated or decreased during the year.....	19,851	795,404.00
Total policies or certificates in force Dec. 31, 1916.....	9,602	382,716.00
Received during the year from members in District of Columbia.....		75,899.21
<b>DEATH CLAIMS.</b>		
<i>Total claims.</i>		
Claims (face value) incurred and paid during the year.....	7,798	31,170.14
<i>District of Columbia claims.</i>		
Claims (face value) incurred and paid during the year.....	1,735	6,941.71
<b>SICK AND ACCIDENT CLAIMS.</b>		
<i>Total claims.</i>		
Claims incurred and paid during the year.....	21,929	120,610.17
<i>District of Columbia claims.</i>		
Claims incurred and paid during the year.....	4,504	23,646.90

**CONTINENTAL LIFE INSURANCE CO. (INC.) OF RICHMOND, VA.**

[President, Edwin G. Cover; secretary, H. A. Bartholomew. Incorporated, 1914; commenced business, 1914. Home office, 1406 G Street NW., Washington, D. C.]

**BALANCE SHEET.**

Balance from previous year..... **\$47,928.51**

**INCOME.**

Membership fees actually received.....	268.50
First year's assessments or premiums.....	384,396.93
Membership fees collected by agents.....	6,362.50
Total received from applicants and members.....	391,027.93
Deduct payments returned to applicants and members.....	1,511.02
Net amount received from applicants and members.....	389,516.91
Interest on bonds and dividends on stocks.....	645.50
Interest on bank deposits.....	700.00
Borrowed money.....	16,000.00
Total income.....	406,862.41
Sum.....	454,790.92

**DISBURSEMENTS.**

Death claims.....	33,335.93
Permanent disability claims.....	147,888.83
Total payments to members.....	181,224.76
Commission and fees paid to agents.....	35,379.53
Salaries of managers or agents.....	120,087.44
Salaries of officers and trustees.....	9,000.00
Other compensation of officers and trustees.....	160.00
Salaries of office employees, Nos. 7 to 9.....	4,894.25
Salaries and fees paid to medical examiners.....	1,811.35
Traveling and other expenses of managers and agents.....	5,423.93
Insurance department's fees and licenses.....	168.39
Other licenses and fees, viz: Federal license tax.....	188.46

## REPORT OF THE DEPARTMENT OF INSURANCE.

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Taxes on assessments or premiums.....	\$3,171.36
Rent.....	4,831.77
Advertising, printing, and stationery.....	3,888.53
Postage, express, telegraph, and telephone.....	2,895.68
Legal expenses.....	222.65
Borrowed money repaid.....	16,022.00
Other disbursements, viz:	
Interest.....	436.09
Dividends.....	3,600.00
Miscellaneous expense.....	1,849.58
Business bought, Old Dominion Life Insurance Co.....	10,000.00
Agents' balances paid.....	.45
Total disbursements.....	405,756.22
Balance.....	49,034.70

## LEDGER ASSETS.

Book value of bonds and stocks.....	\$11,317.25
Deposited in trust companies and banks on interest.....	20,000.00
Deposited in banks (not on interest).....	13,857.32
Cash in hands of managers.....	166.15
Other ledger assets, viz: Furniture and fixtures.....	3,693.98
Total ledger assets.....	49,034.70

## NONLEDGER ASSETS.

Interest and rents due and accrued.....	144.57
Gross assets.....	49,179.27

## DEDUCT ASSETS NOT ADMITTED.

Furniture and fixtures.....	3,693.98
Total admitted assets.....	45,485.29

## LIABILITIES.

Death claims reported but not yet adjusted, No. 4.....	142.50
Salaries, rents, expenses, etc., due or accrued.....	400.00
Taxes due or accrued.....	1,816.04
Total liabilities, except capital.....	2,358.54
Capital paid up in cash.....	\$30,000.00
Surplus over all liabilities.....	13,126.75
Total.....	45,485.29

## EXHIBIT.

	Number.	Amount.
<b>POLICIES OR CERTIFICATES.</b>		
<i>Total business of the year.</i>		
Policies or certificates in force Dec. 31, 1915, as per last statement.....	50,893	\$2,915,505.00
Policies or certificates written during the year.....	75,454	4,808,496.00
Total.....	126,347	7,724,001.00
Deduct terminated or decreased during the year.....	59,824	3,649,186.00
Total policies or certificates in force Dec. 31, 1916.....	66,523	4,074,815.00
<i>Business in District of Columbia during year.</i>		
Policies or certificates in force Dec. 31, 1915, as per last statement.....	6,378	519,372.00
Policies or certificates written during the year.....	8,955	582,840.90
Total.....	15,333	1,102,212.90
Deduct terminated or decreased during the year.....	8,757	665,462.00
Total policies or certificates in force Dec. 31, 1916.....	6,576	436,750.90
Received during the year from members in District of Columbia.....		44,201.03
<b>DEATH CLAIMS.</b>		
<i>District of Columbia claims.</i>		
Claims (face value) incurred and paid during the year.....	77	3,913.41
<b>SICK AND ACCIDENT CLAIMS.</b>		
<i>District of Columbia claims.</i>		
Claims incurred and paid during the year.....		13,312.44

**HOME BENEFICIAL ASSOCIATION, RICHMOND, VA.**

[President, R. D. Watkins; secretary, W. P. Morton. Incorporated 1899; commenced business 1899.  
Home office, 900 E. Broad Street, Richmond, Va.]

**BALANCE SHEET.**

Balance from previous year..... \$520,844.40

**INCOME.**

Membership fees, assessments, or premiums.....	1,039,909.75
Deduct payments returned to applicants and members.....	1,224.34
Net amount received from applicants and members.....	1,038,685.41
Interest on mortgage loans.....	20,735.92
Interest on bonds and dividends on stocks.....	495.00
Interest on collateral loans.....	146.74
Interest on bank deposits.....	3,271.39
Gross rents from association's property.....	3,410.43
Agents' bond account.....	131.50
Lost certificates.....	11.30
Agents' balances previously charged off.....	121.58
Total income.....	1,067,009.27
Sum.....	1,587,853.67

**DISBURSEMENTS.**

Death claims.....	146,663.40
Sick and accident claims.....	328,063.65
Surrender value paid in cash.....	384.75
Total payments to members.....	475,111.80
Commission and fees paid to agents.....	250,109.22
Salaries of managers or agents.....	68,831.24
Salaries of officers and trustees.....	60,268.00
Salaries and fees paid to medical examiners.....	6,649.63
Traveling and other expenses of officers, trustees, and committees.....	6,321.69
Insurance departments, fees and licenses.....	899.19
Real estate and Federal tax.....	1,728.62
Taxes on assessments or premiums.....	10,221.26
Rent.....	5,073.92
Advertising, printing, and stationery.....	5,042.96
Postage, express, telegraph, and telephone.....	6,827.21
Other legal expenses.....	1,073.50
Repairs and expenses on real estate other than taxes.....	451.13
Furniture and fixtures.....	614.76
Dividends to stockholders.....	60,000.00
Agents' balances charged off.....	318.25
Total disbursements.....	959,942.38
Balance.....	627,911.29

**LEDGER ASSETS.**

Book value of real estate.....	\$101,690.45
Mortgage loans on real estate.....	364,992.50
Book value of bonds and stocks.....	15,562.87
Deposited in trust companies and banks on interest.....	142,859.39
Agents' balances.....	1,769.08
Bills receivable.....	414.00
Loans on company's policies.....	623.00
Total ledger assets.....	627,911.29

**NONLEDGER ASSETS.**

Interest and rents due and accrued.....	4,893.14
Net amount of uncollected and deferred premiums.....	30,305.84
Gross assets.....	663,110.27

**DEDUCT ASSETS NOT ADMITTED.**

Agent's debit balances.....	\$1,769.08
Bills receivable.....	414.00
Book value of bonds and stocks over market value.....	1,207.86
Total admitted assets.....	3,390.94
	659,719.33

## LIABILITIES.

Death claims adjusted not yet due.....	\$899.25	
Death claims reported but not yet adjusted.....	1,030.50	
<b>Total death claims.....</b>		<b>\$1,929.75</b>
Salaries, rents, expenses, etc., due or accrued.....		1,571.34
Commissions to agents due or accrued.....		3,253.30
Taxes due or accrued.....		14,452.70
Advance premiums or assessments.....		19,736.39
Medical fees.....		1,477.82
Legal reserve.....		121,842.00
<b>Total liabilities except capital.....</b>		<b>164,263.30</b>
Capital stock.....	\$30,000.00	
Surplus over all liabilities.....	465,456.03	
		<b>495,456.03</b>
<b>Total liabilities.....</b>		<b>659,719.33</b>

## EXHIBIT.

	Number.	Amount.
<b>POICIES OR CERTIFICATES.</b>		
<i>Total business of the year.</i>		
Policies or certificates in force Dec. 31, 1915, as per last statement.....	149,528	\$9,270,490.00
Policies or certificates written during the year.....	201,943	13,364,216.00
Policies or certificates increased during the year.....	7,566	497,794.00
<b>Total.....</b>	<b>359,037</b>	<b>23,132,500.00</b>
Deduct terminated or decreased during the year.....	186,610	11,996,243.00
<b>Total policies or certificates in force Dec. 31, 1916.....</b>	<b>172,427</b>	<b>11,136,257.00</b>
<i>Business in District of Columbia during year.</i>		
Policies or certificates in force Dec. 31, 1915, as per last statement.....	11,184	692,684.00
Policies or certificates written during the year.....	30,208	2,056,606.00
<b>Total.....</b>	<b>41,392</b>	<b>2,749,290.00</b>
Deduct terminated or decreased during the year.....	28,944	1,879,978.00
<b>Total policies or certificates in force Dec. 31, 1916.....</b>	<b>12,448</b>	<b>869,312.00</b>
Received during the year from members in District of Columbia.....		88,366.42
<b>DEATH CLAIMS.</b>		
<i>Total claims.</i>		
Claims unpaid Dec. 31, 1915, as per last statement.....	35	2,138.75
Claims (face value) incurred during the year.....	3,203	146,454.37
<b>Total.....</b>	<b>3,238</b>	<b>148,593.12</b>
Claims paid during the year.....	3,195	146,663.40
<b>Claims unpaid Dec. 31, 1916.....</b>	<b>43</b>	<b>1,929.72</b>
<i>District of Columbia claims.</i>		
Claims unpaid Dec. 31, 1915, as per last statement.....	1	303.00
Claims (face value) incurred during the year.....	213	8,606.09
<b>Total.....</b>	<b>214</b>	<b>8,909.09</b>
Claims paid during the year.....	214	8,909.09
<b>SICK AND ACCIDENT CLAIMS.</b>		
<i>District of Columbia claims.</i>		
Claims incurred.....		28,440.44



**GUARANTEE FUND LIFE ASSOCIATION, OMAHA, NEBR.**

[President, J. C. Buffington; secretary, J. W. Hughes. Incorporated, 1901; commenced business, 1902.  
Home office, Brandeis Theater Building, Omaha, Nebr.]

**BALANCE SHEET.**

Balance from previous year ..... \$1,391,171.01

**INCOME.**

Membership fees actually received.....	65,891.00
First year's assessments or premiums.....	198,093.17
Subsequent years' assessments or premiums.....	711,070.24
Annual dues.....	154,148.19
Other payments by applicants and members, viz:	
Reinstatement fees.....	292.00
Change of policy fees.....	334.68
Payments on call No. 60.....	5,262.26
Total received from applicants and members.....	1,135,091.54
Interest on mortgage loans.....	78,894.95
Interest on bonds and dividends on stocks.....	4,417.54
Interest on bank deposits.....	1,825.96
Interest from all other sources.....	16,594.70
Bonus received on new loans.....	1,429.36

Total income..... 1,238,254.05

Sum..... 2,629,425.06

**DISBURSEMENTS.**

Death claims.....	268,074.33
Commission and fees paid to agents.....	216,921.92
Salaries of officers and trustees, No. 5.....	25,508.82
Salaries of office employees, No. 30.....	32,638.71
Salaries and fees paid to medical examiners.....	25,909.00
Traveling and other expenses of officers, trustees, and committees.....	3,820.66
Traveling and other expenses of managers and agents.....	1,942.59
Collection and remittance of assessments, etc.....	9,293.69
Insurance departments fees and licenses.....	3,274.44
City, county, and all other taxes.....	5,971.01
Taxes on assessments or premiums.....	13,211.05
Investigation of risks and claims.....	14,627.74
Rent.....	10,115.50
Advertising, printing, and stationery.....	15,088.54
Postage, express, telegraph, and telephone.....	11,323.49
Other legal expenses.....	2,302.15
Furniture and fixtures.....	1,719.80
Miscellaneous.....	1,890.76
Office supplies.....	2,930.36
Organization of new territory.....	2,117.94
Adjustment premium accounts to funds.....	3,653.12

Total disbursements..... 672,254.42

Balance..... 1,957,170.64

**LEDGER ASSETS.**

Mortgage loans on real estate.....	\$1,670,929.35
Book value of bonds and stocks.....	153,300.00
Deposited in trust companies and banks on interest.....	94,634.38
Deposited in banks (not on interest).....	310.17
Cash in association's office.....	7,227.68
Agents' balances.....	28,883.99
Bills receivable.....	1,855.07

Total ledger assets..... 1,957,170.64

**NONLEDGER ASSETS.**

Interest accrued..... 30,991.03

Gross assets..... 1,988,161.67

**DEDUCT ASSETS NOT ADMITTED.**

Agent's debit balances.....	\$28,973.96
Bills receivable.....	1,855.07
Total admitted assets.....	30,829.03

Total admitted assets..... 1,957,332.64

**LIABILITIES.**

Death claims reported but not yet adjusted, No. 7.....	30,000.00
Present value of deferred death and disability claims payable in installments.....	85,054.94

Total unpaid claims.....	115,054.94
Salaries, rents, expenses, etc., due or accrued (estimated).....	5,000.00
Taxes due or accrued (estimated).....	20,000.00

Total liabilities..... 140,054.94

## EXHIBIT.

	Number.	Amount.
<b>POLICIES OR CERTIFICATES.</b>		
<i>Total business of the year.</i>		
Policies or certificates in force Dec. 31, 1915, as per last statement.....	34,695	\$69,390,000.00
Policies or certificates written during the year.....	10,115	20,230,000.00
Policies or certificates restored during the year.....	1,055	2,110,000.00
Total.....	45,865	91,730,000.00
Deduct terminated or decreased during the year.....	6,334	12,668,000.00
Total policies or certificates in force Dec. 31, 1916.....	39,531	79,062,000.00
<i>Business in District of Columbia during year.</i>		
Policies or certificates written during the year.....	4	8,000.00
Policies or certificates increased during the year.....	17	34,000.00
Total.....	21	42,000.00
Total policies or certificates in force Dec. 31, 1916.....	21	42,000.00
Received during the year from members in District of Columbia.....		279.65
<b>DEATH CLAIMS.</b>		
<i>Total claims.</i>		
Claims unpaid Dec. 31, 1915, as per last statement.....	13	79,627.81
Claims (face value) incurred during the year.....	103	310,052.24
Total.....	116	389,680.05
Claims paid during the year.....	109	268,074.33
Balance.....	7	121,605.72
Saved by compromising or scaling claims down during the year.....		6,550.78
Claims unpaid Dec. 31, 1916.....	7	115,054.94

**LIFE AND CASUALTY INSURANCE CO. OF TENNESSEE, NASHVILLE, TENN.**

[President, A. M. Burton; secretary, H. B. Folk. Incorporated, 1903; commenced business, 1903. Home office, 309-311 Chestnut Street, Nashville, Tenn.]

**BALANCE SHEET.**

Balance from previous year.....	\$306,832.80
<b>INCOME.</b>	
First year's premiums.....	36,395.30
Subsequent years' premiums.....	1,010,437.53
Total received from applicants and members.....	1,046,832.83
Deduct payments returned to applicants and members.....	1,682.85
Net amount received from applicants and members.....	1,045,149.98
Interest on mortgage loans.....	9,547.14
Interest on bonds and dividends on stocks.....	1,105.00
Interest on collateral loans.....	345.00
Interest on bank deposits.....	523.96
Interest from all other sources.....	153.68
Gross rents from company's property, including \$3,000 for association's occupancy of its own buildings.....	16,194.00
Premium on sale of capital stock.....	446.34
Agents' licenses recovered.....	2,095.50
Refund loan tax, miscellaneous.....	297.73
Sundries.....	1,145.40
Agents' balances previously charged off.....	20.00
Total income.....	1,077,023.73
Sum.....	1,383,856.53
<b>DISBURSEMENTS.</b>	
Death claims.....	62,601.25
Sick and accident claims.....	314,627.55
Other payments to members, viz: Agents' group insurance.....	170.72
Total payments to members.....	377,399.52

Commission and fees paid to agents .....	\$369,699.37
Salaries of managers or agents .....	111,112.01
Salaries of officers and trustees, No. 7 .....	12,480.00
Dividend .....	50,000.00
Salaries of office employees .....	17,543.92
Salaries and fees paid to medical examiners .....	556.20
Traveling and other expenses of managers and agents .....	27,408.14
Insurance department's fees and licenses .....	3,228.50
Income tax .....	427.47
Personal tax .....	2,375.85
Franchise tax .....	100.00
Taxes on assessments or premiums .....	5,293.64
Other taxes, viz:	
Tax on real estate .....	2,173.40
Municipal .....	1,742.35
Corporation tax (Tennessee) .....	30.00
Rent, including \$3,060, for association's occupancy of its own buildings .....	10,063.86
Advertising, printing, and stationery .....	10,741.56
Postage, express, telegraph, and telephone .....	7,082.52
Legal expenses in litigating claims .....	1,655.07
Repairs and expenses on real estate other than taxes .....	8,313.90
Furniture and fixtures .....	4,248.70
Other disbursements, viz: General expense .....	7,756.17
Auditing and actuarial expense .....	969.38
Premiums on bonds, etc. ....	370.00
Fire insurance premiums, etc. ....	699.16
Agents' balances charged off .....	58.49
Loss on sale or maturity of ledger assets .....	398.31
Decrease in book value of ledger assets .....	2,600.00
Total disbursements .....	1,036,437.49
Balance .....	347,419.04

## LEDGER ASSETS.

Book value of real estate .....	99,900.00
Mortgage loans on real estate .....	195,296.00
Book value of bonds and stocks .....	18,976.88
Deposited in trust companies and banks on interest .....	20,000.00
Deposited in banks (not on interest) .....	11,633.47
Cash in association's office .....	678.19
Bills receivable .....	934.50
Total ledger assets .....	347,419.04

## NONLEDGER ASSETS.

Interest and rents due and accrued .....	3,906.78
Market value of bonds and stocks over book value .....	323.12
Notes receivable .....	1,154.46
Unexpired fire insurance premiums .....	2,634.80
Furniture, fixtures, and safes .....	6,000.00
Supplies, stationery, and printed matter .....	4,000.00
Gross assets .....	365,438.20

## DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances .....	\$295.84
Bills receivable .....	2,455.54
Other items, viz:	
Furniture, fixtures, and safes .....	6,000.00
Supplies, stationery, and printed matter .....	4,000.00
Total admitted assets .....	12,750.38

## LIABILITIES.

Death claims reported but not yet adjusted .....	2,683.50
Agents' group insurance .....	384.12
Reserve .....	112,598.09
Salaries, rents, expenses, etc., due or accrued .....	1,155.56
Commission to agents due or accrued .....	10,219.48
Taxes due or accrued .....	8,331.96
Advance premiums .....	18,275.15
All other liabilities, viz:	
Reserve agents group insurance .....	520.00
Rents paid in advance .....	115.97
Total liabilities, except capital .....	154,283.93
Capital stock .....	150,000.00
Surplus over all liabilities .....	48,403.89
Total .....	352,687.82

## EXHIBIT.

	Number.	Amount.
<b>POLICIES OR CERTIFICATES.</b>		
<i>Total business of the year.</i>		
Policies or certificates in force Dec. 31, 1915, as per last statement.....	123,518	\$5,079,184.00
Policies or certificates written during the year.....	215,285	8,920,577.00
Policies or certificates increased during the year.....	22,327	930,434.00
Total.....	361,130	14,930,195.00
Deduct terminated or decreased during the year.....	193,787	7,914,464.00
Total policies or certificates in force Dec. 31, 1916.....	167,343	7,015,731.00
<b>BUSINESS IN DISTRICT OF COLUMBIA DURING YEAR.</b>		
Policies or certificates written during the year.....	13	544.00
Total policies or certificates in force Dec. 31, 1916.....	13	544.00
Received during the year from members in District of Columbia.....		9.75
<b>DEATH CLAIMS.</b>		
<i>Total claims.</i>		
Claims unpaid Dec. 31, 1915, as per last statement.....	61	1,965.50
Claims (face value) incurred during the year.....	1,764	63,319.25
Total.....	1,825	65,284.75
Claims paid during the year.....	1,755	62,601.25
Balance.....	70	2,683.50

**NATIONAL LIFE ASSOCIATION, DES MOINES, IOWA.**

President, James P. Hewitt; secretary, A. W. Layman. incorporated 1899; commenced business 1900.  
Home office 10 fir. S. and L. Building, Des Moines, Iowa.

**BALANCE SHEET.**

Balance from previous year..... \$1,064,921.08

**INCOME.**

Membership fees actually received.....	113,679.51
First year's assessments or premiums.....	4,407.53
Subsequent years' assessments or premiums.....	44,298.53
Other payments by applicants and members, viz:	
Fees for change of beneficiary.....	106.50
Advance premiums (trust fund).....	934.43
Total received from applicants and members.....	561,426.50
Deduct payments returned to applicants and members.....	11,447.04
Net amount received from applicants and members.....	<u>549,979.46</u>
Interest on mortgage loans.....	40,431.53
Interest on loans.....	4,312.30
Interest on bank deposits.....	2,042.13
Interest from all other sources.....	5,314.75
Gross increase in reserve obligations.....	130,751.15
Refund on George Parsons death claim.....	2,601.00
Suspense items (trust fund).....	196.16
Exchange previously charged off.....	1.13
Total income.....	<u>735,629.61</u>
Sum.....	<u><u>1,800,550.69</u></u>

## DISBURSEMENTS.

Death claims.....	\$320,601.00
Permanent disability claims.....	1,700.00
Old age benefits.....	1,350.00
<b>Total payments to members.....</b>	<b>323,651.00</b>
Commission and fees paid to agents.....	89,461.04
Salaries of managers or agents.....	1,771.61
Salaries of officers and trustees, No. 10.....	17,637.50
Salaries of office employes.....	15,797.80
Salaries and fees paid to medical examiners.....	6,805.50
Traveling and other expenses of officers, trustees, and committees.....	1,042.45
Traveling and other expenses of managers and agents.....	3,188.06
Collection and remittance of assessments, etc.....	2,688.93
Insurance departments fees and licenses.....	2,355.13
Agents licenses.....	807.50
City license.....	100.00
Taxes on assessments or premiums.....	7,235.27
Real estate taxes.....	1,823.27
Taxes advanced on mortgages.....	355.88
Inspection of risks.....	4,528.90
Rent.....	3,150.00
Advertising, printing, and stationery.....	6,517.99
Postage, express, telegraph, and telephone.....	4,429.93
Legal expenses in litigating claims.....	296.01
Other legal expenses.....	3,801.34
Repairs and expenses on real estate other than taxes.....	618.42
Furniture and fixtures.....	1,494.85
Gross decrease by lapse and cash payments of reserve obligations.....	93,978.11
Chicago and Dallas offices.....	230.47
Sundry expense items.....	2,072.53
Purchased claim of Morris Lince, assignee W. C. Biggs, future renewals.....	10,900.00
Purchased claim of Mayfred A. Miller, assignee, J. P. Smith, future renewals.....	10,250.00
Agents' balances charged off.....	4,642.49
Loss on sale or maturity of ledger assets.....	31.00
<b>Total disbursements.....</b>	<b>621,662.98</b>
<b>Balance.....</b>	<b>1,178,887.71</b>

## LEDGER ASSETS.

Book value of real estate.....	52,079.02
Mortgage loans on real estate.....	581,100.00
Deposited in trust companies and banks on interest.....	86,036.82
Cash in association's office.....	1,363.76
Agents' balances.....	9,282.34
Bills receivable, deferred installments of reserve obligations.....	442,152.83
Mortgage interest in litigation.....	6,872.94
<b>Total ledger assets.....</b>	<b>1,178,887.71</b>

## NONLEDGER ASSETS.

Interest and rents due and accrued.....	24,165.67
Market value of real estate over book value.....	16,820.98
Mortuary assessments due or unpaid on last call.....	80,788.00
<b>Gross assets.....</b>	<b>1,300,662.36</b>

## DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances.....	\$9,514.26
Excess of mortuary assessments due or unpaid on last call over corresponding liability for unpaid claims.....	46,788.00
Mortgage interest.....	6,872.94
<b>Total admitted assets.....</b>	<b>1,237,487.16</b>

## LIABILITIES.

Death claims resisted, No. 7.....	12,000.00
Death claims reported but not yet adjusted, No. 13.....	22,000.00
<b>Total death claims.....</b>	<b>34,000.00</b>
<b>Total unpaid claims.....</b>	<b>34,000.00</b>
Salaries, rents, expenses, etc., due or accrued.....	1,456.65
Taxes due or accrued, estimated.....	7,000.00
<b>Advance premiums or assessments.....</b>	<b>1,130.59</b>
Value of outstanding benefit certificates or policies ascertained as provided by Chapter 83, acts of the Thirty-second General Assembly of Iowa.....	237,481.70
<b>Total liabilities.....</b>	<b>281,068.94</b>

## EXHIBIT.

	Number.	Amount.
<b>POLICIES OR CERTIFICATES.</b>		
<i>Total business of the year.</i>		
Policies or certificates in force Dec. 31, 1915, as per last statement.....	16,037	\$31,452,000.00
Policies or certificates written during the year.....	3,436	7,275,000.00
Policies or certificates revived during the year.....	1,328	2,760,000.00
Total.....	20,801	41,487,000.00
Deduct terminated or decreased during the year.....	3,524	7,484,000.00
Total policies or certificates in force Dec. 31, 1916.....	17,277	34,003,000.00
<i>Business in District of Columbia during year.</i>		
Policies or certificates written during the year.....	11	17,000.00
Total policies or certificates in force Dec. 31, 1916.....	11	17,000.00
Received during the year from members in District of Columbia.....		249.20
<b>DEATH CLAIMS.</b>		
<i>Total claims.</i>		
Claims unpaid Dec. 31, 1915, as per last statement.....	25	49,000.00
Claims (face value) incurred during the year.....	182	316,500.00
Total.....	207	365,500.00
Claims paid during the year.....	187	320,601.00
Balance.....		44,899.00
Saved by compromising or scaling claims down during the year.....		10,899.00
Claims unpaid Dec. 31, 1916.....	20	34,000.00
<b>PERMANENT DISABILITY CLAIMS.</b>		
<i>Total claims.</i>		
Claims incurred during the year.....	3	1,700.00
Claims paid during the year.....	3	1,700.00
<b>OLD AGE AND OTHER CLAIMS.</b>		
<i>Total claims.</i>		
Claims incurred during the year.....	9	1,350.00
Claims paid during the year.....	9	1,350.00

**THE RICHMOND BENEFICIAL INSURANCE CO., RICHMOND, VA.**

[President, S. J. Gilpin; secretary, Jno. T. Taylor. Incorporated 1894; commenced business, 1894. Home office, 700 North Second Street, Richmond, Va.]

**BALANCE SHEET.**

Balance from previous year.....	\$59,807.50
<b>INCOME.</b>	
First year's assessments or premiums.....	1,824.07
Subsequent years' assessments or premiums.....	230,518.76
Other payments by applicants and members, viz: Extra weekly premium.....	7,781.70
Total received from applicants and members.....	240,124.53
Interest on bonds and dividends on stocks.....	472.00
Interest on bank deposits.....	45.79
Gross rents from association's property, including \$720 for association's occupancy of its own buildings.....	3,075.06
Borrowed money.....	3,500.00
Supplies, changes, and destroyed literature.....	66.02
Return money.....	425.79
Agents' shortages.....	9.53
Miscellaneous.....	28.98
Total income.....	247,747.70
Sum.....	307,555.20

## DISBURSEMENTS.

Death claims.....	\$320,601.00
Permanent disability claims.....	1,700.00
Old age benefits.....	1,350.00
<b>Total payments to members.....</b>	<b>323,651.00</b>
Commission and fees paid to agents.....	89,461.04
Salaries of managers or agents.....	1,771.61
Salaries of officers and trustees, No. 10.....	17,637.50
Salaries of office employees.....	15,797.80
Salaries and fees paid to medical examiners.....	6,805.50
Traveling and other expenses of officers, trustees, and committees.....	1,042.45
Traveling and other expenses of managers and agents.....	3,188.06
Collection and remittance of assessments, etc.....	2,688.93
Insurance departments fees and licenses.....	2,355.13
Agents licenses.....	807.50
City license.....	100.00
Taxes on assessments or premiums.....	7,255.27
Real estate taxes.....	1,823.27
Taxes advanced on mortgages.....	355.88
Inspection of risks.....	4,528.90
Rent.....	3,150.00
Advertising, printing, and stationery.....	6,517.99
Postage, express, telegraph, and telephone.....	4,429.93
Legal expenses in litigating claims.....	296.01
Other legal expenses.....	3,801.34
Repairs and expenses on real estate other than taxes.....	618.42
Furniture and fixtures.....	1,494.85
Gross decrease by lapse and cash payments of reserve obligations.....	93,978.11
Chicago and Dallas offices.....	230.47
Sundry expense items.....	2,072.53
Purchased claim of Morris Lince, assignee W. C. Biggs, future renewals.....	10,900.00
Purchased claim of Mayfred A. Miller, assignee, J. P. Smith, future renewals.....	10,250.00
Agents' balances charged off.....	4,642.49
Loss on sale or maturity of ledger assets.....	31.00
<b>Total disbursements.....</b>	<b>621,662.98</b>
<b>Balance.....</b>	<b>1,178,887.71</b>

## LEDGER ASSETS.

Book value of real estate.....	52,079.02
Mortgage loans on real estate.....	581,100.00
Deposited in trust companies and banks on interest.....	86,036.82
Cash in association's office.....	1,363.76
Agents' balances.....	9,282.34
Bills receivable, deferred installments of reserve obligations.....	442,152.83
Mortgage interest in litigation.....	6,872.94
<b>Total ledger assets.....</b>	<b>1,178,887.71</b>

## NONLEDGER ASSETS.

Interest and rents due and accrued.....	24,165.67
Market value of real estate over book value.....	16,820.98
Mortuary assessments due or unpaid on last call.....	80,788.00
<b>Gross assets.....</b>	<b>1,300,662.36</b>

## DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances.....	\$9,514.26
Excess of mortuary assessments due or unpaid on last call over corresponding liability for unpaid claims.....	46,788.00
Mortgage interest.....	6,872.94
<b>Total admitted assets.....</b>	<b>63,175.20</b>
<b>Total admitted assets.....</b>	<b>1,237,487.16</b>

## LIABILITIES.

Death claims resisted, No. 7.....	12,000.00
Death claims reported but not yet adjusted, No. 13.....	22,000.00
<b>Total death claims.....</b>	<b>34,000.00</b>
<b>Total unpaid claims.....</b>	<b>34,000.00</b>
Salaries, rents, expenses, etc., due or accrued.....	1,456.65
Taxes due or accrued, estimated.....	7,000.00
Advance premiums or assessments.....	1,130.59
Value of outstanding benefit certificates or policies ascertained as provided by Chapter 83, acts of the Thirty-second General Assembly of Iowa.....	237,481.70
<b>Total liabilities.....</b>	<b>281,068.94</b>

## EXHIBIT.

	Number.	Amount.
<b>POLICIES OR CERTIFICATES.</b>		
<i>Total business of the year.</i>		
Policies or certificates in force Dec. 31, 1915, as per last statement.....	16,037	\$31,452,000.00
Policies or certificates written during the year.....	3,436	7,275,000.00
Policies or certificates revived during the year.....	1,328	2,760,000.00
Total.....	20,801	41,487,000.00
Deduct terminated or decreased during the year.....	3,524	7,484,000.00
Total policies or certificates in force Dec. 31, 1916.....	17,277	34,003,000.00
<i>Business in District of Columbia during year.</i>		
Policies or certificates written during the year.....	11	17,000.00
Total policies or certificates in force Dec. 31, 1916.....	11	17,000.00
Received during the year from members in District of Columbia.....		249.20
<b>DEATH CLAIMS.</b>		
<i>Total claims.</i>		
Claims unpaid Dec. 31, 1915, as per last statement.....	25	49,000.00
Claims (face value) incurred during the year.....	182	316,500.00
Total.....	207	365,500.00
Claims paid during the year.....	187	320,601.00
Balance.....		44,899.00
Saved by compromising or scaling claims down during the year.....		10,899.00
Claims unpaid Dec. 31, 1916.....	20	34,000.00
<b>PERMANENT DISABILITY CLAIMS.</b>		
<i>Total claims.</i>		
Claims incurred during the year.....	3	1,700.00
Claims paid during the year.....	3	1,700.00
<b>OLD AGE AND OTHER CLAIMS.</b>		
<i>Total claims.</i>		
Claims incurred during the year.....	9	1,350.00
Claims paid during the year.....	9	1,350.00

**THE RICHMOND BENEFICIAL INSURANCE CO., RICHMOND, VA.**

[President, S. J. Gilpin; secretary, Jno. T. Taylor. Incorporated 1894; commenced business, 1894. Home office, 700 North Second Street, Richmond, Va.]

**BALANCE SHEET.**

Balance from previous year.....	\$59,807.50
<b>INCOME.</b>	
First year's assessments or premiums.....	1,824.07
Subsequent years' assessments or premiums.....	230,518.76
Other payments by applicants and members, viz: Extra weekly premium.....	7,781.70
Total received from applicants and members.....	240,124.53
Interest on bonds and dividends on stocks.....	472.00
Interest on bank deposits.....	45.79
Gross rents from association's property, including \$720 for association's occupancy of its own buildings.....	3,075.06
Borrowed money.....	3,500.00
Supplies, changes, and destroyed literature.....	66.02
Return money.....	425.79
Agents' shortages.....	9.53
Miscellaneous.....	28.98
Total income.....	247,747.70
Sum.....	307,555.20



## DISBURSEMENTS.

Death claims.....	\$34,168.72
Sick and accident claims.....	91,973.35
Total payments to members.....	126,142.07
Commission and fees paid to agents.....	62,784.64
Salaries of managers or agents.....	17,230.28
Salaries of officers and directors, No. 11.....	7,724.35
Salaries of office employees, No. 18.....	10,839.29
Salaries and fees paid to medical examiners.....	129.50
Traveling and other expenses of officers, trustees, and committees.....	283.70
Traveling and other expenses of managers and agents.....	1,583.50
Insurance department's fees and licenses.....	149.77
Agents' registration fees.....	73.10
Taxes on assessments or premiums.....	2,351.67
Other taxes, viz: Real estate, \$430.02; internal revenue, \$25.17; franchise tax, \$10; other tax items, \$15.93.....	481.12
Rent, including \$720 for association's occupancy of its own buildings.....	2,032.66
Advertising, printing, and stationery.....	2,198.10
Postage, express, telegraph, and telephone.....	1,748.78
Legal expenses.....	96.40
Repairs and expenses on real estate other than taxes.....	351.29
Furniture and fixtures.....	351.29
Borrowed money.....	3,500.00
Other disbursements, viz: Interest on borrowed money.....	100.30
Fuel, \$316.21; miscellaneous, \$1,270.94; cancellations, \$370.04.....	1,957.19
Light and water, \$283.91; donations to charity, \$148.50.....	432.41
Dividend to stockholders.....	2,500.00
Total disbursements.....	245,037.94
Balance.....	62,517.26

## LEDGER ASSETS.

Book value of real estate.....	35,325.31
Book value of bonds and stocks.....	14,137.50
Deposited in banks on interest.....	6,894.80
Deposited in banks (not on interest).....	4,832.23
Cash in association's office.....	310.13
Agents' balances.....	1,017.29
Total ledger assets.....	62,517.26

## NONLEDGER ASSETS.

Interest and rents due and accrued.....	490.00
Appraised value of real estate over book value.....	5,327.24
Furniture and fixtures.....	547.82
One week's premiums in course of collection.....	5,000.00
Gross assets.....	73,882.32

## DEDUCT ASSETS NOT ADMITTED.

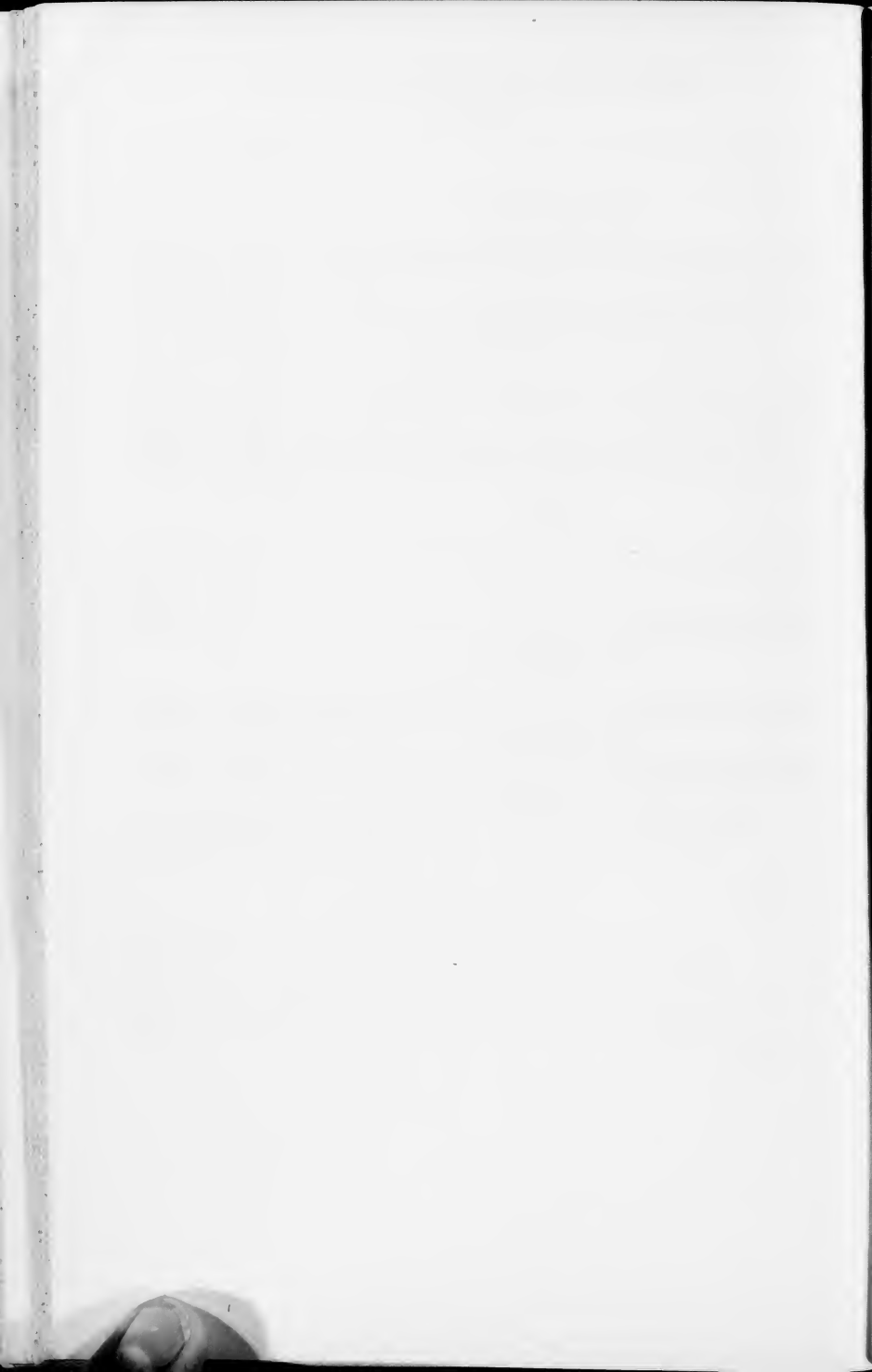
Agents' debit balances.....	\$1,017.29
Book value of bonds and stocks over market value.....	1,797.50
Other items, viz: Furniture and fixtures.....	547.82
One week's premium in course of collection.....	5,000.00
	8,362.61
Total admitted assets.....	65,519.71

## LIABILITIES.

All other liabilities, viz: Estimated amount of taxes due and payable, based on business of 1916.....	\$2,383.00
Due on calendars for 1917.....	344.00
Claims due and payable first week after Dec. 31, 1916.....	1,897.00
Total liabilities except capital.....	4,624.00
Capital actually paid up in cash.....	\$25,000.00
Surplus over all liabilities.....	35,895.71
	60,895.71
Total.....	65,519.71

## EXHIBIT.

	Number.	Amount.
<b>POLICIES OR CERTIFICATES.</b>		
<i>Total business of the year.</i>		
Policies or certificates in force Dec. 31, 1915, as per last statement.....	38,575	\$1,543,000.00
Policies or certificates written during the year.....	12,321	514,000.00
Total.....	50,896	2,057,000.00
Deduct terminated or decreased during the year 1916.....	6,000	257,125.00
Total policies or certificates in force Dec. 31, 1916.....	44,896	1,799,875.00
<i>Business in District of Columbia during year.</i>		
Policies or certificates in force Dec. 31, 1915, as per last statement.....	4,363	155,355.47
Policies or certificates written during the year 1916.....	1,473	51,785.15
Total.....	5,836	207,140.62
Deduct terminated or decreased during the year.....	1,000	41,428.12
Total policies or certificates in force Dec. 31, 1916.....	4,836	165,712.50
Received during the year from members in District of Columbia.....		11,326.54
<b>DEATH CLAIMS.</b>		
<i>Total claims.</i>		
Claims (face value) incurred during the year.....	721	34,168.72
Claims paid during the year.....	721	34,168.72
<i>District of Columbia claims.</i>		
Claims (face value) incurred during the year.....	21	939.25
Claims paid during the year.....	21	939.25
<b>SICK AND ACCIDENT CLAIMS.</b>		
<i>Total claims.</i>		
Claims incurred during the year.....	30,413	91,973.35
Claims paid during the year.....	30,413	91,973.35
<i>District of Columbia claims.</i>		
Claims incurred during the year.....	775	3,161.13
Claims paid during the year.....	775	3,161.13



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COMPARATIVE TABLES.

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FRATERNAL BENEFICIAL ASSOCIATIONS,  
DECEMBER 31, 1916.

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TABLE K.—*Assets and liabilities Dec. 31, 1916, of fraternal beneficial associations transacting business in the District of Columbia.*

Name and location.	Gross admitted assets.	Liabilities.	Balance to protect contracts.
DISTRICT OF COLUMBIA ASSOCIATIONS.			
American Workmen.....	\$18,405.01	\$108.00	\$18,297.01
Capitol Indemnity Society.....	457.18		457.18
Columbian Fraternal Association.....	8,527.53	1,575.25	6,952.28
Jonavik of America, Royal Order of.....	2,173.57	40.00	2,133.57
Knights of Industry.....	3,618.17	3,878.68	1,260.51
Knights of Pythias (insurance department).....	8,911,465.46	7,557,116.50	1,354,348.96
Knights of Pythias N. A., S. A., E. A., A. and A.....	26,204.10	1,050.00	25,154.10
Masonic Mutual Life Association.....	1,922,065.63	958,196.64	36,868.99
Patricians.....	16,888.77	9,812.59	7,076.18
Total.....	10,009,805.42	8,558,777.66	1,451,027.76
ASSOCIATIONS CHARTERED OUTSIDE DISTRICT OF COLUMBIA.			
<i>Domestic.</i>			
Ben Hur, Supreme Tribe, Crawfordsville, Ind.....	1,629,573.00	186,831.05	1,442,741.95
Brotherhood of all Railway Employees, Chicago, Ill.....	82,702.07	14,752.40	67,949.67
Catholic Benevolent Legion, Brooklyn, N. Y.....	(2)	(2)	(2)
Catholic Knights of America, St. Louis, Mo.....	1,216,307.17	45,969.29	1,170,337.88
Catholic Womens' Benevolent Legion, New York, N. Y.....	522,269.98	25,750.00	496,519.98
Columbian Circle, Chicago, Ill.....	735,538.00	66,029.92	669,508.08
Columbian Women, Atlanta, Ga.....	755,048.77	120,742.85	634,305.92
Fraternal Mystic Circle, Philadelphia, Pa.....	568,510.58	410,870.26	157,640.32
Golden Cross, United Order of, Knoxville, Tenn.....	188,336.46	45,246.45	143,090.01
Heptasophs, Improved Order of, Baltimore, Md.....	172,641.78	277,581.58	104,939.80
Iroquois, Order of, Buffalo, N. Y.....	70,209.78	6,828.17	65,381.61
Independent Order of St. Luke, Richmond, Va.....	108,585.52	7,240.70	101,344.82
Knights of Columbus, New Haven, Conn.....	7,101,543.82	132,133.33	6,969,410.49
Ladies of the Macabees, Port Huron, Mich.....	1,350,940.75	90,737.27	1,260,203.48
Loyal Guard, Flint, Mich.....	(3)	(3)	(3)
Macabees, The, Detroit, Mich.....	22,443,030.13	1,687,584.16	20,755,445.97
Mason's Annuity, Atlanta, Ga.....	945,674.26	936,588.55	9,085.71
Modern Brotherhood of America, Mason City, Iowa.....	3,174,243.32	219,077.69	2,955,165.63
Modern Women of America, Rock Island, Ill.....	15,742,066.42	2,027,058.70	13,715,007.72
Moses, Grand United Order of, Charlotte Courthouse, Va.....	17,279.18	123.00	17,156.18
National Fraternal Society of the Deaf, Chicago, Ill.....	116,138.07		116,138.07
National Protective Legion, Waverly, N. Y.....	197,675.28	38,652.78	159,022.50
National Union, Toledo, Ohio.....	2,476,208.95	407,083.03	2,069,125.92
Order Brith Abraham, New York, N. Y.....	219,639.53	128,923.16	90,716.37
Order of United Commercial Travelers of America, Columbus, Ohio.....	732,694.62	249,989.02	482,705.60
Protected Home Circle, Sharon, Pa.....	1,315,503.28	41,500.00	1,274,003.28
Railway Mail Association, Portsmouth, N. H.....	144,519.44	24,369.98	120,149.46
Royal Arcanum, Boston, Mass.....	4,449,587.06	900,056.03	3,549,531.03
Royal Highlanders, Aurora, Nebr.....	1,969,634.89	28,700.00	1,940,934.89
Royal Neighbors of America, Rock Island, Ill.....	3,152,887.86	297,142.37	2,855,745.49
Southern Women, Birmingham, Ala.....	(5)	(5)	(5)
Womens' Benefit Association of the Macabees, Port Huron, Mich.....	10,448,706.36	195,311.83	10,253,394.53
Women Circle, Supreme Forest, Omaha, Nebr.....	6,000,241.40	239,765.83	5,760,475.57
Women of the World, Omaha, Nebr.....	31,288,396.88	2,372,427.28	28,916,969.60
Workmens Circle, New York, N. Y.....	740,409.49	34,264.34	706,145.15
Total.....	120,077,744.10	11,257,331.02	108,820,413.08
RECAPITULATION.			
Fraternal beneficial associations:			
Local.....	10,009,805.42	8,558,777.66	1,451,027.76
Domestic.....	120,077,744.10	11,257,331.02	108,820,413.08
Grand total.....	130,087,549.52	19,816,108.68	110,271,440.84

<sup>1</sup> Deficit.<sup>2</sup> Withdrawn from District.<sup>3</sup> Consolidated with the Columbian Circle.

TABLE L.—Income and disbursements during 1916 of fraternal beneficial associations transacting business in the District of Columbia.

Name and location.	Total income.	Total benefits paid.	All other disbursements.	Total disbursements.
DISTRICT OF COLUMBIA ASSOCIATIONS.				
American Workmen.....	\$40,569.52	\$5,145.02	\$29,802.22	\$34,947.24
Capitol Indemnity Society.....	731.30	250.22	141.02	391.24
Columbian Fraternal Association.....	53,752.46	23,347.33	24,764.51	48,111.84
Jonah of America, Royal Order of.....	2,483.85	741.66	1,305.38	2,017.01
Knights of Industry.....	17,461.78	10,817.13	6,385.36	17,202.49
Knights of Pythias (Insurance department)...	2,787,565.58	1,620,881.39	360,813.07	1,981,697.46
Knights of Pythias N. A., S. A., E., A. A., and A. A. ....	8,128.41	5,100.00	2,534.69	7,634.69
Masonic Mutual Life Association.....	424,986.55	94,391.58	133,437.91	227,829.49
Patricians.....	16,211.46	14,161.74	3,539.15	17,700.89
Total.....	3,351,890.91	1,774,839.07	562,723.31	2,337,562.38
ASSOCIATIONS CHARTERED OUTSIDE DISTRICT OF COLUMBIA.				
Domestic.				
Ben Hur, Supreme Tribe, Crawfordsville, Ind.....	1,717,763.55	1,206,620.47	487,903.32	1,694,523.79
Brotherhood of all Railway Employees, Chicago, Ill.....	303,622.89	146,982.36	133,021.92	280,007.28
Catholic Benevolent Legion, Brooklyn, N. Y.....	(1)	(1)	(1)	(1)
Catholic Knights of America, St. Louis, Mo.....	575,711.06	534,961.91	40,564.59	575,526.50
Catholic Women's Benevolent Legion, New York, N. Y.....	237,882.30	172,331.04	15,142.03	187,473.07
Columbian Circle, Chicago, Ill.....	520,519.88	401,594.83	180,676.88	582,271.71
Columbian Woodmen, Atlanta, Ga.....	498,279.39	305,088.00	153,145.61	458,233.61
Fraternal Mystic Circle, Philadelphia, Pa.....	471,995.05	401,988.31	84,631.94	489,620.25
Golden Cross, United Order of, Knoxville, Tenn.....	458,915.04	413,265.06	48,089.95	461,355.01
Heptasophs, Improved Order of, Baltimore, Md.....	1,318,950.22	1,457,592.05	88,324.81	1,545,916.86
Iroquois, Order of, Buffalo, N. Y.....	44,786.86	38,596.62	4,748.36	43,344.98
Independent Order of St. Luke, Richmond, Va.....	117,774.71	57,460.35	45,630.62	103,090.97
Knights of Columbus, New Haven, Conn.....	1,918,046.70	946,219.03	337,687.59	1,283,906.62
Ladies of the Maccabees, Port Huron, Mich.....	630,325.14	366,693.52	149,638.15	516,331.67
Loyal Guard, Flint, Mich.....	(2)	(2)	(2)	(2)
Maccabees, The, Detroit, Mich.....	6,833,823.89	5,655,690.83	751,289.43	6,409,980.26
Mason's Amnity, Atlanta, Ga.....	283,577.41	160,588.99	55,155.72	215,744.71
Modern Brotherhood of America, Mason City, Iowa.....	1,555,968.79	875,439.95	174,221.26	1,049,661.21
Modern Woodmen of America, Rock Island, Ill.....	15,075,529.39	13,960,251.05	1,620,816.78	15,581,067.83
Moses, Grand United Order of, Charlotte Courthouse, Va.....	13,521.16	7,739.22	4,395.88	12,135.10
National Fraternal Society of the Deaf, Chicago, Ill.....	42,715.13	9,045.00	5,757.70	14,802.70
National Protective Legion, Waverly, N. Y.....	300,691.02	218,332.48	100,589.36	318,921.84
National Union, Toledo, Ohio.....	2,627,702.51	2,618,228.60	217,260.13	2,865,488.72
Order Brith Abraham, New York, N. Y.....	572,733.64	543,649.27	40,016.25	583,665.52
Order of United Commercial Travelers of America, Columbus, Ohio.....	991,838.02	723,949.91	172,485.56	896,435.50
Protected Home Circle, Sharon, Pa.....	1,157,090.28	948,215.95	228,899.63	1,177,115.58
Railway Mail Association, Portsmouth, N. H.....	114,538.34	109,036.83	14,881.50	123,978.33
Royal Arcanum, Boston, Mass.....	8,647,828.42	9,456,295.72	3,463,313.35	12,919,609.07
Royal Highlanders, Aurora, Nebr.....	500,532.72	322,772.07	89,558.05	412,330.12
Royal Neighbors of America, Rock Island, Ill.....	2,591,091.70	1,901,135.17	376,796.39	2,277,931.56
Southern Woodmen, Birmingham, Ala.....	(2)	(2)	(2)	(2)
Women's Benevolent Association of the Maccabees, Port Huron, Mich.....	2,709,651.22	1,217,805.11	455,696.33	1,703,501.44
Woodmen Circle, Supreme Forest, Omaha, Nebr.....	2,239,015.16	974,311.67	348,900.42	1,323,212.09
Workmen of the World, Omaha, Nebr.....	13,622,618.04	8,442,754.47	1,607,366.22	10,050,120.69
Workmens Circle, New York, N. Y.....	462,556.61	215,246.69	144,275.65	359,522.34
Total.....	67,142,526.24	54,873,072.56	11,643,917.38	66,516,989.94
RECAPITULATION.				
Fraternal beneficial associations:				
Local.....	3,351,890.91	1,774,839.07	562,723.31	2,337,562.38
Domestic.....	67,142,526.24	54,873,072.56	11,643,917.38	66,516,989.94
Grand total.....	70,494,417.15	56,647,911.63	12,206,640.69	68,854,552.32

<sup>1</sup> Withdrawn from District<sup>2</sup> Consolidated with the Columbian Circle.

TABLE M.—Entire business of fraternal beneficial associations licensed to transact business in the District of Columbia in 1916.

Name and location.	Certificates in force Dec. 31, 1915.		Certificates issued, increased, and reinstated during 1916.		Certificates ceased to be in force during 1916.		Certificates in force Dec. 31, 1916.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
DISTRICT OF COLUMBIA ASSOCIATIONS.								
American Workmen.....	3, 055	\$470, 300.00	5, 422	\$828, 900.00	3, 342	\$583, 900.00	5, 135	\$716, 000.00
Catholic Industrial Society.....	47	4, 700.00	75	7, 150.00	7	11, 050.00	114	11, 050.00
Columbian Fraternal Association.....	4, 563	707, 000.00	4, 326	700, 390.00	4, 731	882, 120.00	4, 148	585, 470.00
Jonavid of America, Royal Order.....	1, 101	6, 922.19	229	270, 600.00	141	10, 736.91	186	13, 051.28
Knights of Industry.....	1, 310	1, 181, 273.00	6, 914	8, 488, 988.00	754	460, 213.00	1, 010	991, 660.00
Knights of Pythias (insurance department).....	70, 860	96, 130, 491.00	6, 914	8, 488, 988.00	6, 089	8, 521, 142.00	71, 682	96, 398, 817.00
Knights of Pythias N. A., S. A., E. A. A. and A.....	1, 393	96, 130, 491.00	6, 914	8, 488, 988.00	1, 157	44, 650.00	1, 718	132, 050.00
Masonic Mutual Life Association.....	7, 841	11, 082, 500.00	3, 230	5, 251, 250.00	727	1, 222, 739.00	10, 437	15, 081, 011.00
Patricians.....	5, 857	1, 735, 725.00	44	11, 150.00	119	72, 975.00	5, 782	1, 673, 900.00
Total.....	95, 320	11, 742, 011.19	20, 973	15, 649, 564.00	16, 081	11, 798, 565.91	100, 212	115, 593, 009.28
ASSOCIATIONS CHARTERED OUTSIDE DISTRICT OF COLUMBIA.								
Domestic.								
Ben Hur, Supreme Tribe, Crayfordsville, Ind.....	100, 018	108, 128, 920.00	32, 691	32, 544, 080.00	46, 360	55, 421, 255.00	86, 349	85, 251, 745.00
Brotherhood of All Railway Employees, Chicago, Ill.....	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)
Modern Catholic Benevolent Legion, Brooklyn, N. Y.....	18, 542	20, 519, 537.13	1, 125	850, 750.00	1, 105	1, 068, 466.05	18, 562	20, 301, 821.08
Catholic Knights of America, St. Louis, Mo.....	15, 917	10, 542, 875.00	300	128, 000.00	591	349, 250.00	15, 626	10, 321, 625.00
Catholic Women's Benevolent Legion, New York, N. Y.....	27, 974	30, 474, 000.00	4, 182	3, 446, 500.00	5, 332	4, 758, 500.00	26, 824	29, 162, 000.00
Columbian Order, Chicago.....	23, 938	35, 684, 000.00	2, 101	2, 398, 000.00	8, 193	11, 984, 000.00	17, 906	26, 099, 000.00
Federal Union, Chicago, Ill.....	16, 883	16, 776, 000.00	5, 647	1, 714, 464.00	4, 940	3, 390, 269.00	17, 590	14, 560, 195.00
Federal Mystic Circle, Philadelphia, Pa.....	16, 611	16, 117, 500.00	1, 570	1, 156, 436.27	1, 924	1, 604, 686.27	16, 257	15, 669, 250.00
Golden Cross, United Order of, Knoxville, Tenn.....	63, 336	85, 842, 000.00	790	678, 000.00	33, 462	46, 892, 248.38	30, 664	39, 629, 751.62
Hepiasopos, Improved Order of, Baltimore, Md.....	1, 410	1, 836, 328.00	37	36, 200.00	95	115, 958.00	1, 352	1, 746, 570.00
Irish-Americans, Order of, Buffalo, N. Y.....	31, 608	3, 433, 563.20	5, 911	536, 715.00	5, 027	551, 450.00	31, 862	3, 433, 563.20
Independent Order of St. Luke, Richmond, Va.....	111, 815	118, 242, 443.33	11, 777	19, 040, 000.00	5, 024	5, 950, 106.00	117, 408	124, 443, 333.33
Ladies of the Macabees, Port Huron, Mich.....	41, 749	31, 014, 250.00	4, 972	2, 984, 536.00	3, 011	2, 270, 750.00	48, 110	31, 738, 250.00
Loyal Guard, Flint, Mich.....	(3)	(3)	(3)	(3)	(3)	(3)	(3)	(3)
Macabees, The, Detroit, Mich.....	308, 561	373, 243, 321.50	18, 163	17, 342, 500.00	24, 193	26, 253, 344.10	302, 531	394, 332, 477.49
Mason's Amity, Atlanta, Ga.....	5, 300	80, 552, 400.00	5, 563	135, 900.00	7, 088	26, 412, 800.00	4, 835	1, 668, 500.00
Modern Brotherhood of America, Mason City, Iowa.....	67, 306	80, 552, 250.00	5, 395	5, 449, 250.00	7, 341	7, 881, 500.00	65, 360	78, 120, 000.00
Modern Woodmen of America, Rock Island, Ill.....	940, 225	1, 499, 561, 500.00	116, 305	156, 958, 000.00	48, 120	67, 521, 000.00	1, 008, 410	1, 588, 098, 500.00

Moses, Grand United Order of, Charlotte Courthouse, Va.....	3,545	235,304.73	1,220	64,725.00	144	20,650.00	4,621	279,374.73
National Fraternal Society of the Deaf, Chicago, Ill.....	2,075	1,417,200.00	5,497	396,800.00	52	34,250.00	2,520	1,779,750.00
National Protective Legion, Waverly, N. Y.....	21,943	11,797,765.00	5,696	1,325,102.50	5,336	2,312,230.00	22,273	11,410,687.00
National Union, Toledo, Ohio.....	57,975	106,583,500.00	3,401	4,312,867.00	1,854	7,841,000.00	56,722	108,432,367.00
Order Brith Abraham, New York, N. Y.....	66,367	33,183,500.00	4,065	2,032,560.00	12,972	6,486,000.00	57,460	28,736,000.00
Order of United Commercial Travelers of America, Columbus, Ohio.....	73,062	365,310,000.00	9,809	49,045,000.00	7,820	39,100,000.00	75,051	375,255,000.00
Protected Home Circle, Sharon, Pa.....	92,489	79,709,500.00	16,744	12,363,000.00	11,326	8,585,250.00	97,897	83,717,250.00
Railway Mail Association, Portsmouth, N. H.....	12,871	51,484,000.00	842	3,368,000.00	600	2,400,000.00	13,113	52,452,000.00
Royal Arcanum, Boston, Mass.....	28,841	40,411,000.00	1,969	2,197,000.00	1,913	2,233,900.00	28,897	40,374,100.00
Royal Highlanders, Aurora, Nebr.....	283,911	233,037,250.00	54,917	54,325,250.00	20,656	20,589,000.00	318,772	326,773,500.00
Royal Neighbors of America, Rock Island, Ill.....	( <sup>1</sup> )	( <sup>2</sup> )	( <sup>3</sup> )	( <sup>4</sup> )	( <sup>5</sup> )	( <sup>6</sup> )	( <sup>7</sup> )	( <sup>8</sup> )
Southern Woodmen, Birmingham, Ala.....	170,224	129,109,925.88	20,720	13,673,100.00	15,701	10,756,976.70	175,252	132,026,049.18
Women's Benefit Association of the Macabees, Port Huron, Mich.....	155,421	132,997,600.00	-	27,092,100.00	11,876	10,753,600.00	170,631	169,336,100.00
Woodmen Circle, Supreme Forest, Omaha, Nebr.....	731,058	1,007,932,400.00	135,547	169,571,800.00	82,314	103,935,700.00	804,291	1,073,968,500.00
Workmen of the World, Omaha, Nebr.....	46,913	14,092,500.00	11,274	2,672,200.00	5,914	1,446,400.00	55,273	15,318,300.00
Workmen's Circle, New York, N. Y.....								
Total.....	3,560,948	4,721,205,323.86	505,355	581,799,049.77	378,294	453,403,542.50	3,688,009	4,849,540,831.13
RECAPITULATION.								
Fraternal beneficial association:								
Local.....	95,320	111,742,011.19	20,973	15,649,594.00	16,081	11,798,565.91	100,212	115,593,009.28
Domestic.....	3,560,948	4,721,205,323.86	505,355	581,799,049.77	378,294	453,403,542.50	3,688,009	4,849,540,831.13
Grand total.....	3,656,268	4,832,947,335.05	526,328	597,448,613.77	394,375	465,262,108.41	3,788,221	4,965,133,840.41

\* Consolidated with the Columbian Circle.

1 Withdrawn from District.





National Union, Toledo, Ohio.....	4, 111	6, 955, 500.00	59	89, 008.00	302	508, 000.00	3, 868	6, 536, 508.00	11	28, 000.00
Order Brth Abraham, New York, N. Y.....	192	90, 000.00			84	42, 000.00	118	51, 000.00	2	1, 000.00
Order of United Commercial Travelers of America, Columbus, Ohio.....	81	403, 000.00	5	25, 000.00	7	35, 000.00	79	385, 000.00		
Protected Home Circle, Shiloh, Pa.....	589	416, 250.00	40	31, 000.00	88	60, 000.00	541	387, 250.00	1	500.00
Railway Mail Association, Portsmouth, N. H.....	154	616, 000.00	19	76, 000.00	11	44, 000.00	162	648, 000.00		
Royal Archduke, Boston, Mass.....										
Royal Archduke, New York, N. Y.....	91	123, 500.00				1, 000.00	91	122, 500.00		
Royal Archduke, New York, N. Y.....	378	364, 250.00	157	127, 250.00	84	69, 750.00	451	421, 750.00	(2)	(2)
Southern W. oodmen, Birmingham, Ala.....	(2)		(2)		(2)					
Women's Benefit Assn. of the Maccabees, Port Huron, Mich.....	1, 140	691, 700.38	302	151, 300.00	104	42, 500.00	1, 338	800, 500.38		
Women's Circle, Superior Forest, Omaha, Nebr.....	1, 112	91, 200.00	33	35, 800.00	15	13, 000.00	130	117, 000.00		
Woodmen of the World, Omaha, Nebr.....	1, 071	1, 330, 100.00	626	755, 300.00	442	508, 700.00	1, 255	1, 576, 700.00	2	3, 100.00
Workmen's Circle, New York, N. Y.....	260	82, 800.00	91	27, 100.00	47	15, 200.00	304	94, 700.00	1	200.00
Total.....	16, 188	18, 709, 795.38	2, 131	2, 066, 783.00	2, 255	2, 363, 375.70	16, 064	18, 413, 202.68	30	47, 550.00
RECAPITULATION.										
Fraternal beneficial associations:										
Local.....	2, 516	2, 290, 840.19	622	481, 063.00	378	190, 538.91	2, 760	2, 581, 364.28	14	7, 397.00
Domestic.....	16, 188	18, 709, 795.38	2, 131	2, 066, 783.00	2, 255	2, 363, 375.70	16, 064	18, 413, 202.68	30	47, 550.00
Grand total.....	18, 704		2, 753	2, 547, 846.00	2, 633	2, 553, 914.61	18, 824	20, 994, 566.96	44	54, 947.00

\* Consolidated with the Columbian Circle.

† Withdrawn from District.

TABLE N.—Business transacted in the District of Columbia during 1916 by fraternal beneficial associations—Continued.

Name and location.	Losses and claims incurred during 1916.		Losses and claims paid during 1916.		Amount saved by compromise.	Losses and claims unpaid Dec. 31, 1916.		Assessments collected during 1916.
	Number.	Amount.	Number.	Amount.		Number.	Amount.	
DISTRICT OF COLUMBIA ASSOCIATIONS.								
American Workmen.....	1	\$6.00	1	\$6.00				\$433.41
Capitol Indemnity Society.....								2,796.17
Columbian Fraternal Association.....	81	883.25	82	834.75		4	\$92.50	1,918.95
Jonavid of America, Royal Order of.....	6	324.15		324.15				58.95
Knights of Industry.....	12	146.00	6	146.00				9,106.57
Knights of Pythias (Insurance Department).....	6	12,000.00	16	16,637.00		1	300.00	1,646.00
Knights of Pythias N. A., S. A., E. A., A. and A.....	6	1,300.00	8	1,900.00		4	3,750.00	33,017.33
Masonic Mutual Life Association.....	20	22,000.00	18	20,000.00	21.00		25.00	446.50
Patrician.....								
Total.....	126	36,659.40	131	39,867.90	21.00	9	4,167.50	49,423.88
ASSOCIATIONS CHARTERED OUTSIDE DISTRICT OF COLUMBIA.								
Domestic.								
Ben Hur Supreme Tribe, Crawfordsville, Ind.....	1	1,400.00	1	1,400.00				6,647.14
Brotherhood of All Railway Employees, Chicago, Ill.....								(1)
Catholic Benevolent Legion, Brooklyn, N. Y.....	(1)	(1)	(1)	(1)	(1)	1	2,000.00	10,710.43
Catholic Knights of America, St. Louis, Mo.....	15	24,500.00	14	17,737.38	4,762.62	2	1,000.00	6,215.44
Catholic Women's Benevolent Legion, New York, N. Y.....	10	4,730.00	8	3,734.61	15.39			159.66
Columbian Circle, Chicago, Ill.....								2,079.65
Columbian Woodmen, Atlanta, Ga.....								23,361.47
Fraternal Mystic Circle, Philadelphia, Pa.....	13	19,500.00	15	22,500.00		2	6,000.00	10,532.07
Golden Cross, United Order of, Knoxville, Tenn.....	6	10,000.00	5	7,000.00				5,333.00
Hephasophs, Improved Order of, Baltimore, Md.....								7,056.03
Hiroquois, Order of, Buffalo, N. Y.....						1	100.00	385.04
Independent Order of St. Luke, Richmond, Va.....	46	4,600.00	47	4,700.00		1	950.00	
Independent Order of St. Luke, New Haven, Conn.....	3	2,930.00	2	2,000.00				
Ladies of the Maccabees, Port Huron, Mich.....	(2)	(2)	(2)	(2)	(2)	(2)	(2)	
Loyal Guard, Flint, Mich.....	48	30,402.00	45	22,371.67	3,655.33	10	9,925.00	26,703.25
Maccabees, The, Detroit, Mich.....								
Masons' Annuity, Atlanta, Ga.....								
Modern Brotherhood of America, Mason City, Iowa.....	16	26,500.00	16	26,500.00		1	3,000.00	28,936.17
Modern Woodmen of America, Rock Island, Ill.....								49.15
Moses, Grand United Order of, Charlotte C. H., Va.....	4	95.00	4	95.00				397.97
National Fraternal Society of the D. of Chicago, Ill.....	2	150.00	2	150.00				
National Protective Legion, Waverly, N. Y.....	101	226,500.00	99	213,000.00		13	41,500.00	163,697.16
National Union, Toledo, Ohio.....								

Order Brith, Alenham, New York, N. Y.	2	1,000.00	3	1,500.00	1	500.00	1,143.65
Order of United German Trade Frs of America, Columbus, Ohio	1	16.07	1	16.07			936.00
Practical Hand Carriage Shop, Pa.	3	2,500.00	4	2,500.00			5,921.19
River & Mail Association, Portsmouth, N. H.	8	514.26	8	514.26			1,399.00
Royal Arcanum, Boston, Mass.							
Royal Highlanders, Aurora, N. br.	1	1,000.00	1	1,000.00			1,154.20
Royal N.ighboers of America, Rock Island, Ill.	1	1,000.00	1	1,000.00			3,461.95
Southern Woodmen, Birmingham, Ala.	(2)	(2)	(2)	(2)	(2)		(2)
Women's Ben. fit Association of the Maccabees, Port Huron, Mich.	10	4,535.00	9	4,035.00	1	500.00	13,446.63
Woodmen Circle, Supr me For st, Omaha, N. br.	2	1,200.00	2	850.00			1,359.12
Woodmen of the World, Omaha, N. br.	9	9,900.00	8	6,950.00	3	2,600.00	18,530.08
Workmen's Circle, New York, N. Y.	31	2,325.00	29	1,525.00	3	1,000.00	1,533.24
Total	333	375,337.33	320	341,078.99	39	69,075.00	341,118.69
RECAPITULATION.							
Fraternal beneificial associations:							
Local	126	39,639.40	131	39,867.90	9	4,167.50	49,423.88
Domestic	333	375,337.33	320	341,078.99	39	69,075.00	341,118.69
Grand total	459	411,996.73	451	380,946.89	48	73,242.50	391,542.57

\* Consolidated with the Columbian Circle.

1 Withdrawn from District.



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## ABSTRACTS.

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COMPILED FROM ANNUAL STATEMENTS OF FRATERNAL  
BENEFICIAL ASSOCIATIONS, SHOWING THEIR  
CONDITION ON DECEMBER 31, 1916.

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**THE AMERICAN WORKMEN OF THE DISTRICT OF COLUMBIA.**

[President, John B. Harrell; secretary, John B. Harrell, jr. Incorporated, 1908; commenced business, 1909.  
Home office, 620 F Street NW., Washington, D. C.]

**BALANCE SHEET.**

	Benefit fund.	Member-ship fees.	Expense funds.	Total.
Balance from previous year.....	\$12,712.02	.....	\$11.43	\$12,723.45

**INCOME.**

Membership fees actually received.....	.....	\$10,774.00	.....	\$10,774.00
Assessments or premiums during first — months of membership of which all or an extra percentage is used for expenses.....	\$3,776.17	.....	\$11,230.84	15,007.01
All other assessments or premiums.....	6,688.93	.....	4,076.87	10,165.80
Medical examiners' fees actually received.....	.....	4,040.25	.....	4,040.25
Total received from members.....	9,865.10	14,814.25	15,307.71	39,987.06
Deduct payments returned to applicants and members.....	78.54	.....	.....	78.54
Net amount received from members.....	9,786.56	14,814.25	15,307.71	39,908.52
Interest from all other sources.....	646.53	.....	.....	646.53
Sale of lodge supplies.....	.....	.....	14.47	14.47
Total income.....	10,433.09	14,814.25	15,322.18	40,569.52

**DISBURSEMENTS.**

Death claims.....	\$2,774.32	.....	.....	\$2,774.32
Sick and accident claims.....	2,370.70	.....	.....	2,370.70
Total benefits paid.....	5,145.02	.....	.....	5,145.02
Commissions and fees paid to deputies and organizers.....	.....	\$10,774.00	\$4,135.21	14,909.21
Salaries of deputies and organizers.....	.....	.....	752.50	752.50
Salaries of officers and trustees, No. 3.....	.....	.....	1,632.80	1,632.80
Salaries of office employees, No. 5.....	.....	.....	2,869.34	2,869.34
Salaries and fees paid to supreme medical examiners.....	.....	1,346.75	.....	1,346.75
Salaries and fees paid to subordinate medical examiners.....	.....	2,693.50	.....	2,693.50
Traveling and other expenses of officers, trustees, and committees.....	.....	.....	116.05	116.05
For collection and remittance of assessments and dues.....	.....	.....	253.09	253.09
Insurance department fees.....	.....	.....	720.99	720.99
Rent.....	.....	.....	105.50	105.50
Advertising, printing, and stationery.....	.....	.....	1,255.61	1,255.61
Postage, express, telegraph, and telephone.....	.....	.....	1,370.85	1,370.85
Lodge supplies.....	.....	.....	352.36	352.36
Official publication.....	.....	.....	453.79	453.79
Legal expense in litigating claims.....	.....	.....	30.00	30.00
Furniture and fixtures.....	.....	.....	305.95	305.95
Policy loans charged off (policies lapsed).....	439.81	.....	.....	439.81
All other disbursements, miscellaneous.....	.....	.....	244.16	244.16
Total disbursements.....	5,584.83	14,814.25	14,548.16	34,947.24
Balance.....	17,560.28	.....	785.45	18,345.73

## LEDGER ASSETS.

Mortgage loans on real estate.....	\$3,355.00
Loans secured by pledge of bonds, stocks, or other collateral.....	400.00
Book value of bonds and stocks.....	350.00
Deposited in trust companies and banks on interest.....	5,626.46
Cash in association's office, \$400; deposited in banks (not on interest), \$7,691.37.....	8,091.37
Bills receivable.....	95.17
Other ledger assets, viz: Policy loans to members.....	127.73
<b>Total ledger assets.....</b>	<b>18,345.73</b>

## NONLEDGER ASSETS.

Interest and rents due and accrued.....	59.28
All other assets, viz: Furniture and fixtures.....	628.50
<b>Gross assets.....</b>	<b>19,033.51</b>

## DEDUCT ASSETS NOT ADMITTED.

Other items, viz: Furniture and fixtures.....	628.50
<b>Total admitted assets.....</b>	<b>18,405.01</b>

## LIABILITIES.

Sick and accident claims resisted, No. 1.....	36.00
Sick and accident claims reported but not yet adjusted, No. 16.....	72.00
<b>Total unpaid claims.....</b>	<b>108.00</b>
<b>Total liabilities.....</b>	<b>108.00</b>

## EXHIBITS.

	Number.	Amount.
<b>CERTIFICATES.</b>		
<i>Total business of the year.</i>		
Benefit certificates in force Dec. 31, 1915, as per last statement.....	3,055	\$470,300.00
Benefit certificates written during the year.....	5,422	526,050.00
Benefit certificates increased during the year.....		302,850.00
<b>Total.....</b>	<b>8,477</b>	<b>1,299,200.00</b>
Deduct terminated or decreased during the year.....	3,342	583,200.00
<b>Total benefit certificates in force Dec. 31, 1916.....</b>	<b>5,135</b>	<b>716,000.00</b>
<i>Business in District of Columbia during year.</i>		
Benefit certificates in force Dec. 31, 1915, as per last statement.....	34	11,650.00
Benefit certificates written during the year.....	6	600.00
Benefit certificates increased during the year.....		5,950.00
<b>Total.....</b>	<b>40</b>	<b>18,200.00</b>
Deduct terminated or decreased during the year.....	6	2,900.00
<b>Total benefit certificates in force Dec. 31, 1916.....</b>	<b>34</b>	<b>15,300.00</b>
Received during the year from members in District of Columbia: Benefit, \$246.92; expense, \$186.49.....		433.41
<b>DEATH CLAIMS.</b>		
<i>Total claims.</i>		
Claims (face value) incurred during the year.....	30	2,774.32
Claims paid during the year.....	30	2,774.32
<b>SICK AND ACCIDENT CLAIMS.</b>		
<i>Total claims.</i>		
Claims incurred during the year.....	369	2,370.70
Claims paid during the year.....	369	2,370.70
Claims unpaid Dec. 31, 1916.....	17	108.00
<i>District of Columbia claims.</i>		
Claims incurred during the year.....	1	6.00
Claims paid during the year.....	1	6.00



**CAPITOL INDEMNITY SOCIETY OF THE DISTRICT OF COLUMBIA.**

[President, Thomas V. Reich; secretary, Joseph Schwaab. Incorporated, 1909; commenced business, 1910.  
Home office, 848 Drexel Building, Philadelphia, Pa.]

**BALANCE SHEET.**

Balance from previous year..... \$117.12

**INCOME.**

Membership fees actually received..... 731.30

**DISBURSEMENTS.**

Sick and accident claims..... 250.22  
Commissions and fees paid to deputies and organizers..... 11.50  
Insurance department fees..... 24.15  
Rent..... 52.50  
Advertising, printing, and stationery..... 26.15  
Postage, express, telegraph, and telephone..... 24.72  
Other legal expenses..... 2.00

Total disbursements..... 391.24

Balance..... 457.18

**LEDGER ASSETS.**

Deposited in trust companies and banks on interest..... 457.18

Total ledger assets..... 457.18

**EXHIBIT.**

	Number.	Amount.
<b>CERTIFICATES.</b>		
<i>Total business of the year.</i>		
Benefit certificates in force Dec. 31, 1915, as per last statement.....	47	\$4,700.00
Benefit certificates written during the year.....	75	7,150.00
Total.....	122	11,850.00
Deduct terminated or decreased during the year.....	8	800.00
Total benefit certificates in force Dec. 31, 1916.....	114	11,050.00
<b>SICK AND ACCIDENT CLAIMS.</b>		
<i>Total claims.</i>		
Claims incurred during the year.....	14	250.22
Claims paid and rejected during the year.....	11	220.22
Claims unpaid Dec. 31, 1916.....	3	30.00

# COLUMBIAN FRATERNAL ASSOCIATION OF THE DISTRICT OF COLUMBIA.

[President, Edward L. Stock; secretary, D. H. Stevens. Incorporated, 1910; commenced business, 1910. Home office, 509 Seventh Street NW., Washington, D. C.]

## BALANCE SHEET.

	Mortuary funds.	Disability funds.	Expense funds.	Total.
Balance from previous year.....	\$1,766.84	\$2,199.01	\$2,536.90	\$6,502.75

## INCOME.

Assessments or premiums during first 12 months of membership of which all or an extra percentage is used for expenses.....			\$18,011.86	\$18,011.86
All other assessments or premiums.....	\$7,219.64	\$14,471.34	7,176.23	28,867.21
Total received from members.....	7,219.64	14,471.34	25,188.09	46,879.07
Interest from all other sources.....			177.50	177.50
Sale of lodge supplies.....			122.15	122.15
From all other sources, viz:				
Commissions returned.....			22.49	22.49
Medical examinations.....			48.50	48.50
Total income.....	8,986.48	16,670.35	28,095.63	53,752.46

## DISBURSEMENTS.

Death claims.....	\$5,185.25			\$5,185.25
Sick and accident claims.....		\$18,162.08		18,162.08
Total benefits paid.....	5,185.25	18,162.08		23,347.33
Commissions and fees paid to deputies and organizers..			\$9,565.03	9,565.03
Salaries of managers or agents not deputies or organizers.			2,207.50	2,207.50
Salaries of officers and trustees.....			1,350.00	1,350.00
Salaries of office employees.....			4,597.13	4,597.13
Salaries and fees paid to subordinate medical examiners.			516.93	516.93
Traveling and other expenses of officers, trustees, and committees.....			916.69	916.69
Insurance department fees.....			272.00	272.00
Rent.....			1,282.21	1,282.21
Advertising, printing, and stationery.....			728.67	728.67
Postage, express, telegraph, and telephone.....			1,845.11	1,845.11
Lodge supplies.....			473.00	473.00
Official publication.....			134.00	134.00
Legal expense in litigating claims.....			77.30	77.30
Other legal expenses.....			212.00	212.00
Office supplies.....			550.75	550.75
Taxes and licenses.....			36.19	36.19
Total disbursements.....	5,185.25	18,162.08	24,764.51	48,111.84
Balance.....	3,801.23	508.27	1,331.12	5,640.62

## LEDGER ASSETS.

Mortgage loans on real estate.....	\$750.00
Book value of bonds and stocks.....	850.00
Deposited in trust companies and banks on interest.....	1,000.00
Cash in association's office, \$286.60; deposited in banks (not on interest), \$1,565.55.....	2,852.15
Organizers' balances.....	1,188.47
Total ledger assets.....	5,640.62

## NONLEDGER ASSETS.

Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	\$11.60
Interest accrued on mortgages.....	20.83
Interest accrued on bonds.....	34.11
Interest accrued on other assets.....	66.54
Gross assets.....	9,716.00

## DEDUCT ASSETS NOT ADMITTED.

Balance due from organizers not secured by bonds.....	\$1,188.47
Total admitted assets.....	<u>8,527.53</u>

## LIABILITIES.

Death claims reported but not yet adjusted, No. 11.....	890.00
Sick and accident claims reported but not yet adjusted, No. 93.....	685.25
Total liabilities.....	<u>1,575.25</u>

## EXHIBIT.

	Number.	Amount.
<b>CERTIFICATES.</b>		
<i>Total business of the year.</i>		
Benefit certificates in force Dec. 31, 1915, as per last statement.....	4,563	\$707,000.00
Benefit certificates written during the year.....	4,326	760,590.00
Total.....	8,889	1,467,590.00
Deduct terminated or decreased during the year.....	4,741	882,120.00
Total benefit certificates in force Dec. 31, 1916.....	4,148	<u>585,470.00</u>
<i>Business in District of Columbia during year.</i>		
Benefit certificates in force Dec. 31, 1915, as per last statement.....	239	34,380.00
Benefit certificates written during the year.....	28	3,780.00
Total.....	267	38,160.00
Deduct terminated or decreased during the year.....	59	6,425.00
Total benefit certificates in force Dec. 31, 1916.....	208	<u>31,735.00</u>
Received during the year from members in District of Columbia.....		<u>2,796.17</u>
<b>DEATH CLAIMS.</b>		
<i>Total claims.</i>		
Claims unpaid Dec. 31, 1915, as per last statement.....	13	997.50
Claims (face value) incurred during the year.....	74	6,039.25
Total.....	87	7,036.75
Claims paid during the year.....	69	5,185.25
Balance.....	18	1,851.50
Saved by compromising or scaling down claims during the year.....		266.50
Claims rejected during the year.....	7	695.00
Claims unpaid Dec. 31, 1916.....	11	<u>890.00</u>
<i>District of Columbia claims.</i>		
Claims (face value) incurred during the year.....	1	75.00
Claims unpaid Dec. 31, 1916.....	1	<u>75.00</u>
<b>SICK AND ACCIDENT CLAIMS.</b>		
<i>Total claims.</i>		
Claims unpaid Dec. 31, 1915, as per last statement.....	101	739.25
Claims incurred during the year.....	2,244	18,108.08
Total.....	2,345	18,847.33
Claims paid during the year.....	2,252	18,162.08
Claims unpaid Dec. 31, 1916.....	93	<u>685.25</u>
<i>District of Columbia claims.</i>		
Claims unpaid Dec. 31, 1915, as per last statement.....	5	64.00
Claims incurred during the year.....	80	808.25
Total.....	85	872.25
Claims paid during the year.....	82	854.75
Claims unpaid Dec. 31, 1916.....	3	<u>17.50</u>

## ROYAL ORDER OF JONAVID OF AMERICA OF THE DISTRICT OF COLUMBIA.

[President, Marion F. Harris; secretary, Jno. H. Myers. Incorporated, 1913; commenced business, 1913.  
Home office, 1816 Fourth Street N.W., Washington, D. C.]

## BALANCE SHEET.

	Benefit funds.	Expense funds.	Total.
Balance from previous year.....	\$1,310.90	\$425.86	\$1,736.76

## INCOME.

Membership fees actually received.....		\$540.79	\$540.79
Assessments or premiums during first 12 months of membership of which all or an extra percentage is used for expenses.....	\$285.45	856.35	1,141.80
All other assessments or premiums.....	504.63	272.52	777.15
Total received from members.....	790.08	1,609.66	2,459.74
Interest.....		18.81	18.81
Sale of lodge supplies.....		5.30	5.30
Total income.....	790.08	1,693.77	2,483.85

## DISBURSEMENTS.

Death claims.....			\$422.91
Sick and accident claims.....			324.15
Total benefits paid.....			741.66
Commissions and fees paid to deputies and organizers.....			564.04
Salaries of officers and trustees, No. 9.....			365.84
For collection and remittance of assessments and dues.....			52.91
Insurance department fees.....			5.00
Rent.....			34.50
Advertising, printing, and stationery.....			55.58
Postage, express, telegraph, and telephone.....			38.60
Lodge supplies.....			13.70
Furniture and fixtures.....			65.00
All other disbursements.....			110.21
Total disbursements.....			2,047.04
Balance.....			2,173.57

## LEDGER ASSETS.

Deposited in trust companies and banks on interest.....		\$1,073.57
Deposited in banks (not on interest).....		1,000.00
Other ledger assets, viz: Note.....		100.00
Total ledger assets.....		2,173.57
Typewriter.....	\$105.00	
Filing case.....	5.00	
		110.00
Gross assets.....		2,283.57

## DEDUCT ASSETS NOT ADMITTED.

Typewriter.....	105.00	
Filing case.....	5.00	
		110.00
Total admitted assets.....		2,173.57

## LIABILITIES.

Balance due on typewriter.....	\$40.00
Total liabilities.....	40.00

## EXHIBIT.

	Number.	Amount.
<b>CERTIFICATES.</b>		
<i>Total business of the year.</i>		
Benefit certificates in force Dec. 31, 1915, as per last statement.....	101	\$6,922.19
Benefit certificates written during the year.....	229	16,856.00
Total.....	330	23,778.19
Deduct terminated or decreased during the year.....	144	10,726.91
Total benefit certificates in force Dec. 31, 1916.....	186	13,051.28
<i>Business in District of Columbia during year.</i>		
Benefit certificates in force December 31, 1915, as per last statement.....	101	6,922.19
Benefit certificates written during the year.....	229	16,856.00
Total.....	330	23,778.19
Deduct terminated or decreased during the year.....	144	10,726.91
Total benefit certificates in force Dec. 31, 1916.....	186	13,051.28
Received during the year from members in District of Columbia.....		1,918.95
<b>SICK AND ACCIDENT CLAIMS.</b>		
<i>District of Columbia claims.</i>		
Claims incurred during the year.....	27	324.15
Claims paid during the year.....	27	324.15

**KNIGHTS OF INDUSTRY OF THE DISTRICT OF COLUMBIA.**

[President, Samuel H. Styles; secretary, Chas. H. Jerman. Incorporated, 1905; commenced business, 1905. Home office, Second National Bank Building.]

## BALANCE SHEET.

	Mortuary funds.	Disability funds.	Expense funds.	Total.
Balance from previous year.....	\$330.35	\$341.15	\$2,243.75	\$2,915.25

## INCOME.

Assessments or premiums during first 12 months of membership, of which all or an extra percentage is used for expenses.....			\$7,186.28	\$7,186.28
All other assessments or premiums.....	\$1,786.49	\$3,572.75	4,873.26	10,232.50
Total received from members.....	1,786.49	3,572.75	12,059.54	17,418.78
Interest on collateral loans.....			40.00	40.00
Sale of lodge supplies.....				3.00
Total income.....				17,461.78

## DISBURSEMENTS.

Death claims.....	\$9,339.38			\$9,339.38
Sick and accident claims.....		\$1,477.75		1,477.75
Total benefits paid.....	9,339.38	1,477.75		10,817.13
Commissions and fees paid to deputies and organizers.....			\$886.75	886.75
Salaries of officers and trustees.....			1,450.00	1,450.00
Salaries of office employees.....			1,075.50	1,075.50
Salaries and fees paid to subordinate medical examiners.....			65.50	65.50
Traveling and other expenses of officers, trustees, and committees.....			800.75	800.75
For collection and remittance of assessments and dues.....			28.21	28.21
Insurance department fees.....			54.00	54.00
Rent.....			417.76	417.76
Advertising, printing, and stationery.....			292.68	292.68
Postage, express, telegraph, and telephone.....			713.45	713.45
Taxes on real estate.....			5.00	5.00
Lodge supplies.....			173.75	173.75
Legal expenses.....			149.50	149.50
Office supplies.....			272.51	272.51
Total disbursements.....	9,339.38	1,477.75	6,385.36	17,202.49
Balance.....				3,174.54

## LEDGER ASSETS.

Mortgage loans on real estate.....	\$800.00
Cash in association's office, \$189.50; deposited in banks (not on interest), \$1,240.79 .....	1,430.29
Bills receivable, \$250; organizers' balances, \$694.25 .....	944.25
Total ledger assets .....	3,174.54

## NONLEDGER ASSETS.

Assessments actually collected by subordinate lodges not yet turned over to supreme lodge ....	1,387.88
All other assets, viz: Office furniture and supplies.....	150.00
Gross assets .....	4,712.42

## DEDUCT ASSETS NOT ADMITTED.

Balance due from organizers not secured by bonds.....	\$694.25
Bills receivable.....	250.00
Other items, viz: Office furniture and supplies.....	150.00
Total admitted assets .....	3,618.17

## LIABILITIES.

Death claims due and unpaid (18).....	3,867.68
Permanent disability claims due and unpaid.....	11.00
Total unpaid claims.....	3,878.68
Total liabilities.....	3,878.68

## EXHIBIT.

	Number.	Amount.
<b>CERTIFICATES.</b>		
<i>Total business of the year.</i>		
Benefit certificates in force Dec. 31, 1915, as per last statement.....	1,310	\$1,181,273.00
Benefit certificates written during the year.....	454	270,600.00
Total.....	1,764	1,451,873.00
Deduct terminated or decreased during the year.....	754	460,213.00
Total benefit certificates in force Dec. 31, 1916.....	1,010	991,660.00
<i>Business in District of Columbia during year.</i>		
Benefit certificates in force Dec. 31, 1915, as per last statement.....	31	4,200.00
Benefit certificates written during the year.....	25	2,800.00
Total.....	56	7,000.00
Deduct terminated or decreased during the year.....	27	2,600.00
Total benefit certificates in force Dec. 31, 1916.....	29	4,400.00
Received during the year from members in District of Columbia.....		58.95
<b>DEATH CLAIMS.</b>		
<i>Total claims.</i>		
Claims unpaid Dec. 31, 1915, as per last statement.....	14	5,142.23
Claims (face value) incurred during the year.....	38	8,284.77
Total.....	52	13,427.00
Claims paid during the year.....	34	9,339.38
Balance.....	18	4,087.62
Saved by compromising or scaling down claims during the year.....		219.94
Claims unpaid Dec. 31, 1916.....	18	3,867.68
<i>District of Columbia claims.</i>		
Claims (face value) incurred during the year.....	1	100.00
Claims paid during the year.....	1	100.00
<b>SICK AND ACCIDENT CLAIMS.</b>		
<i>Total claims.</i>		
Claims unpaid Dec. 31, 1915, as per last statement.....	8	71.25
Claims incurred during the year.....	164	1,417.50
Total.....	172	1,488.75
Claims paid during the year.....	169	1,477.75
Claims unpaid Dec. 31, 1916.....	3	11.00
<i>District of Columbia claims.</i>		
Claims incurred during the year.....	5	46.00
Claims paid during the year.....	5	46.00

# **SUPREME LODGE KNIGHTS OF PYTHIAS INSURANCE DEPARTMENT OF THE DISTRICT OF COLUMBIA.**

[President, Henry Wade; secretary, W. O. Powers. Reincorporated, 1894; commenced business, 1877. Home office, Indiana Pythian Bldg., Indianapolis, Ind.]

## **BALANCE SHEET.**

	Mortuary funds.	Expense funds.	Total.
Balance from previous year.....	\$7,287,062.80	\$480,496.24	\$7,767,559.04

## **INCOME.**

Membership fees actually received.....		\$59,771.00	\$5,977.00
All other assessments or premiums.....	\$2,059,436.57	301,408.83	2,360,845.40
Total received from members.....	2,059,436.57	307,385.83	2,366,822.40
Deduct payments returned to applicants and members.....	2,905.06		2,905.06
Net amount received from members.....	2,056,531.51		2,363,917.34
Interest on mortgage loans.....	360.00	6,999.96	7,359.96
Interest on bonds and dividends on stocks.....	376,673.91	10,521.59	387,195.50
Interest from all other sources.....	2,568.73		2,568.73
National bank balances.....	1,666.94	209.55	1,876.49
Advance payments.....	12,627.50		12,627.50
Protested checks.....		4,374.43	4,374.43
Miscellaneous fees.....		262.98	262.98
Gross profit on sale of bonds, per schedule D.....	4,690.45		4,690.45
Gross increase by adjustment of bonds.....	2,552.40	159.80	2,692.20
Total income.....	2,457,671.44	329,894.14	2,787,565.58

## **DISBURSEMENTS.**

Death claims.....	\$1,620,284.39		\$1,620,284.39
Option "J" settlements.....	600.00		600.00
Total benefits paid.....	1,620,884.39		1,620,884.39
Commissions and fees paid to deputies and organizers.....		\$66,414.25	66,414.25
Salaries of deputies and organizers.....		5,219.50	5,219.50
Salaries of officers and trustees, No. 3.....		13,891.25	13,891.25
Mileage and per diem, board of control.....		7,683.50	7,683.50
Salaries of office employees, No. 4.....		36,800.10	36,800.10
Salaries and fees paid to supreme medical examiners.....		3,683.25	3,683.25
Salaries and fees paid to subordinate medical examiners.....		11,086.50	11,086.50
Traveling and other expenses of officers, trustees, and committees.....		9,403.65	9,403.65
For collection and remittance of assessments and dues.....		111,574.36	111,574.36
Insurance department fees.....		1,205.00	1,205.00
Rent.....		4,749.96	4,749.96
Advertising, printing, and stationery.....		18,042.33	18,042.33
Postage, express, telegraph, and telephone.....		10,748.82	10,748.82
Premium on fidelity bonds.....		2,425.57	2,425.57
Official publication.....		21,913.18	21,913.18
Auditing expense.....		1,072.50	1,072.50
Discounts on payments paid in advance.....		3,853.12	3,853.12
Protested checks.....		4,301.38	4,301.38
Superintendents' balances.....		6,133.38	6,133.38
Actuarial expense.....		2,402.75	2,402.75
Other legal expenses.....		3,363.71	3,363.71
Furniture and fixtures.....		3,202.86	3,202.86
Miscellaneous expense.....		1,060.72	1,060.72
Loss on sale or maturity of ledger assets.....	561.74		561.74
Decrease in book value of bonds, per schedule D.....	9,476.67	543.02	10,019.69
Total disbursements.....	1,630,922.80	350,774.66	1,981,697.46
Balance.....	8,064,043.93	509,383.23	8,573,427.16

## **LEDGER ASSETS.**

Mortgage loans on real estate.....	\$200,000.00
Book value of bonds and stocks.....	8,063,572.16
Deposited in trust companies and banks on interest.....	11,308.31
Cash in association's office.....	750.00
Tenders outstanding.....	118.79
Certificate loans, fourth class.....	243,907.15
Certificate loans, fifth class.....	53,770.75
Total ledger assets.....	8,573,427.16

## **NONLEDGER ASSETS.**

Interest and rents due and accrued on mortgages.....	291.66
Interest accrued on bonds.....	96,174.18
Interest on certificate loans.....	41,844.22
Market value of bonds and stocks over book value.....	173,988.92

# REPORT OF THE DEPARTMENT OF INSURANCE.

91

Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.	\$26,672.15
Postage on hand.....	\$203.74
Buttons.....	33.10
Furniture and fixtures.....	4,168.37
	<u>4,405.21</u>
Gross assets.....	8,916,803.50

## DEDUCT ASSETS NOT ADMITTED.

Market value of special deposits in excess of corresponding liabilities.....	1,136.57
Buttons.....	33.10
Furniture and fixtures.....	4,168.37
	<u>5,338.04</u>
Total admitted assets.....	8,911,465.46

## LIABILITIES.

Death claims resisted, No. 1.....	1,000.00
Death claims reported, but not yet adjusted.....	95,572.00
Present value of deferred death and disability claims payable in installments.....	1,319.20
Total death claims.....	<u>97,891.20</u>
Total unpaid claims.....	97,891.20
Salaries, rents, expenses, commissions, etc., due or accrued.....	32,247.52
Advance assessments.....	35,912.29
All other liabilities, viz:	
Reserve on certificates in fourth class.....	366,724.18
Reserve on certificates in class A, B, D. and E of fifth class.....	7,024,341.51
	<u>7,391,065.69</u>
Total liabilities.....	7,557,116.50

## EXHIBIT.

	Number.	Amount.
<b>CERTIFICATES.</b>		
<i>Total business of the year.</i>		
Benefit certificates in force Dec. 31, 1915, as per last statement.....	70,860	\$96,430,991.00
Benefit certificates written during the year.....	5,182	6,154,000.00
Benefit certificates renewed during the year.....	1,729	2,334,968.00
Total.....	77,771	104,919,959.00
Deduct terminated or decreased during the year.....	6,089	8,521,142.00
Total benefit certificates in force Dec. 31, 1916.....	71,682	96,398,817.00
<i>Business in District of Columbia during year.</i>		
Benefit certificates in force Dec. 31, 1915, as per last statement.....	270	349,733.00
Benefit certificates written during the year.....	30	29,339.00
Benefit certificates received by transfer during the year.....	6	9,438.00
Total.....	306	388,510.00
Deduct terminated or decreased during the year.....	24	28,000.00
Total benefit certificates in force Dec. 31, 1916.....	282	360,510.00
Received during the year from members in District of Columbia.....		9,106.57
<b>DEATH CLAIMS.</b>		
<i>Total claims.</i>		
Claims unpaid Dec. 31, 1915, as per last statement.....	83	133,784.00
Claims incurred during the year.....	1,018	1,590,606.48
Interest on installment certificates.....		7.72
Total.....	1,101	1,724,398.20
Claims paid during the year.....	1,029	1,620,284.39
Balance.....	72	104,113.81
Saved by compromising or scaling down claims during the year.....		6,222.61
Claims unpaid Dec. 31, 1916.....	72	97,891.20
<i>District of Columbia claims.</i>		
Claims unpaid Dec. 31, 1915, as per last statement.....	4	4,637.00
Claims (face value) incurred during the year.....	12	12,090.00
Claims paid during the year.....	16	16,637.00
<b>OPTION J SETTLEMENTS.</b>		
<i>Total claims.</i>		
Claims incurred during the year.....	2	600.00
Claims paid during the year.....	2	600.00



**KNIGHTS OF PYTHIAS OF NORTH AMERICA, SOUTH AMERICA,  
EUROPE, ASIA, AFRICA, AND AUSTRALIA, OF THE DISTRICT  
OF COLUMBIA.**

[President, S. W. Green; secretary, E. E. Underwood. Incorporated, 1905; commenced business, 1903.  
Home office, 507 Pythian Temple, New Orleans, La.]

**BALANCE SHEET.**

	Mortuary funds.	Reserve funds.	Total.
Balance from previous year.....	\$3,646.97	\$22,063.41	\$25,710.38

**INCOME.**

Membership fees actually received.....	\$6,747.00		\$6,747.00
All other assessments or premiums.....	324.00		324.00
Net amount received from members.....	7,071.00		7,071.00
Interest from all other sources.....	11.73	\$670.47	682.20
Refund from defunct bank.....	374.61		374.61
To correct error.....	.60		.60
Total income.....	7,457.94	670.47	8,128.41

**DISBURSEMENTS.**

Death claims.....	\$5,100.00		\$5,100.00
Total benefits paid.....	5,100.00		5,100.00
Insurance department fees.....	5.00		5.00
Legal expense in litigating claims.....	10.00		10.00
Loans to defense fund.....		\$2,250.00	2,250.00
All other disbursements.....	269.69		
Total disbursements.....	5,384.69	2,250.00	7,634.69
Balance.....	5,720.22	2,250.00	26,294.10

**LEDGER ASSETS.**

Deposit in trust companies and banks on interest.....	\$20,483.88
Deposited in banks (not on interest).....	4,119.36
Other ledger assets—viz, loans to supreme lodge fund.....	1,570.86
Total admitted assets.....	26,204.10

**LIABILITIES.**

Death claims due and unpaid.....	300.00
Death claims adjusted not yet due.....	750.00
Total death claims.....	1,050.00

**EXHIBIT.**

	Number.	Amount.
<b>CERTIFICATES.</b>		
<i>Total business of the year.</i>		
Benefit certificates in force Dec. 31, 1915, as per last statement.....	1,593	\$152,000.00
Benefit certificates written during the year.....	282	14,100.00
Total.....	1,875	166,700.00
Deduct terminated or decreased during the year.....	157	44,650.00
Total benefit certificates in force Dec. 31, 1916.....	1,718	122,050.00

## EXHIBIT—Continued.

	Number.	Amount.
<b>CERTIFICATES—Continued.</b>		
<i>Business in District of Columbia during year.</i>		
Benefit certificates in force Dec. 31, 1915, as per last statement.....	392	\$57,950.00
Benefit certificates written during the year.....	46	2,300.00
Total.....	438	60,250.00
Deduct terminated or decreased during the year.....	37	10,600.00
Total benefit certificates in force Dec. 31, 1916.....	401	49,650.00
Received during the year from members in District of Columbia.....		1,646.00
<b>DEATH CLAIMS.</b>		
<i>Total claims.</i>		
Claims unpaid Dec. 31, 1915, as per last statement.....	10	2,900.00
Claims (face value) incurred during the year.....	19	3,250.00
Total.....	29	6,150.00
Claims paid during the year.....	24	5,100.00
Claims unpaid Dec. 31, 1916.....	5	1,050.00
<i>District of Columbia claims.</i>		
Claims unpaid Dec. 31, 1915, as per last statement.....	3	900.00
Claims (face value) incurred during the year.....	6	1,300.00
Total.....	9	2,200.00
Claims paid during the year.....	8	1,900.00
Claims unpaid Dec. 31, 1916.....	1	300.00

**MASONIC MUTUAL LIFE ASSOCIATION OF THE DISTRICT OF COLUMBIA.**

[President, Charles J. O'Neill; secretary, William Montgomery. Incorporated, 1869; commenced business 1869. Home office, New Masonic Temple, Washington, D. C.]

**BALANCE SHEET.**

	Mortuary and reserve funds.	Expense funds.	Total.
Balance from previous year.....	\$661,773.81	\$16,000.24	\$677,774.05

**INCOME.**

Assessments or premiums during first 12 months of membership of which all or an extra percentage is used for expenses.....	\$241,614.09	\$117,856.12	\$117,856.12
All other assessments or premiums.....		27,856.34	269,470.43
Other payments by members, viz: New policy fee.....		1.00	1.00
Total received from members.....	241,614.09	145,713.46	387,327.55
Deduct payments returned to applicants and members.....	218.13	27.29	245.42
Net amount received from members.....	241,395.96	145,686.17	387,082.13
Interest on mortgage loans.....	21,923.16		21,923.16
Interest on collateral loans.....	10,254.26		10,254.26
Interest on bonds and dividends on stocks.....	2,012.50		2,012.50
Interest from all other sources.....	742.25		742.25
Losses on changed policies.....	2,096.63		2,096.63
Losses on revived policies.....	823.00		823.00
From agents' balances previously charged off.....		52.62	52.62
Total income.....	279,247.76	145,738.79	424,986.55

## DISBURSEMENTS.

	Mortuary and reserve funds.	Expense funds.	Total.
Death claims .....	\$65,452.85		\$65,452.85
Policy loans charged off by lapse .....	15,965.16		15,965.16
Return of savings through reduction of premiums .....	12,973.57		12,973.57
Total benefits paid .....	94,391.58		94,391.58
Commissions and fees paid to deputies and organizers .....		\$57,786.65	57,786.65
Salaries of deputies and organizers .....		1,730.00	1,730.00
Agency expense allowance .....		4,171.00	4,171.00
Agents balances charged off .....		813.34	813.34
Salaries of officers and trustees, No. 3 .....		6,100.00	6,100.00
Salaries and other compensation of committees .....		474.00	474.00
Salaries of office employees, No. 22 .....		14,754.31	14,754.31
Salaries and fees paid to supreme medical examiners .....		1,795.12	1,795.12
Salaries and fees paid to subordinate medical examiners .....		9,974.54	9,974.54
Traveling and other expenses of officers, trustees, and committees .....		4,751.98	4,751.98
For collection and remittance of assessments and dues .....		7,968.21	7,968.21
Insurance department fees .....		710.50	710.50
Rent .....		3,767.63	3,767.63
Advertising, printing, and stationery .....		6,556.78	6,556.78
Postage, express, telegraph, and telephone .....		3,033.71	3,033.71
Legal expense .....		770.00	770.00
Furniture and fixtures .....		1,722.55	1,722.55
Actuarial fees, \$265; inspection fees, \$3,690; N. F. C. dues, \$73; examination expenses, \$375.32 .....		4,403.32	4,403.32
Agency convention .....		1,194.32	1,194.32
Loss on sale or maturity of ledger assets .....		25.00	25.00
Premiums on bonds, \$340.06; incidentals, \$594.89 .....		934.95	934.95
Total disbursements .....	94,391.58	133,437.91	227,829.49
Balance .....	846,629.99	28,301.12	874,931.11

## LEDGER ASSETS.

Mortgage loans on real estate .....	\$515,484.37
Loans secured by pledge of bonds, stocks or other collateral .....	5,000.00
Book value of bonds and stocks .....	55,702.50
Deposited in trust companies and banks on interest .....	94.78
Cash in association's office, \$4,750.49; deposited in banks (not on interest), \$33,305.51 .....	38,056.00
Organizers' balances .....	18,295.29
Policy loans and liens secured by reserve .....	238,117.05
Premium notes .....	4,181.21
Total ledger assets .....	874,931.11

## NONLEDGER ASSETS.

Interest and rents due and accrued .....	10,351.70
Market value of bonds and stocks over book value .....	197.50
Net due and deferred premiums on all policies. Reserve charged in liabilities .....	156,330.95
Office furniture and fixtures .....	4,500.00
Gross assets .....	1,046,311.26

## DEDUCT ASSETS NOT ADMITTED.

Balance due from organizers not secured by bonds .....	\$18,855.27
Office furniture and fixtures .....	4,500.00
Deposit in Jefferson County Bank, Birmingham, Ala., in hands of receiver .....	890.36
Total admitted assets .....	24,245.63
	1,022,065.63

## LIABILITIES.

Death claims resisted, No. 2 .....	3,000.00
Death claims reported but not yet adjusted, No. 2 .....	1,250.00
Total unpaid claims .....	4,250.00
Salaries, rents, expenses, commissions, etc., due or accrued .....	2,353.85
Interest on policy loans and liens paid in advance .....	1,323.80
Advance assessments .....	2,912.99
Reserve at 31 per cent American Experience Table of Mortality on all policies, straight modified preliminary term valuation .....	974,356.00
Total liabilities .....	985,196.64

## EXHIBIT.

	Number.	Amount.
<b>CERTIFICATES.</b>		
<i>Total business of the year.</i>		
Benefit certificates in force Dec. 31, 1915, as per last statement.....	7,934	\$11,052,500.00
Benefit certificates written during the year.....	3,230	5,251,250.00
Total.....	11,164	16,303,750.00
Deduct terminated or decreased during the year.....	727	1,222,739.00
Total benefit certificates in force Dec. 31, 1916.....	10,437	15,081,011.00
<i>Business in District of Columbia during year.</i>		
Benefit certificates in force Dec. 31, 1915, as per last statement.....	1,409	1,779,655.00
Benefit certificates written during the year.....	252	410,000.00
Total.....	1,661	2,189,655.00
Deduct terminated or decreased during the year.....	80	128,787.00
Total benefit certificates in force Dec. 31, 1916.....	1,581	2,060,868.00
Received during the year from members in District of Columbia.....		33,017.33
<b>DEATH CLAIMS.</b>		
<i>Total claims.</i>		
Claims unpaid Dec. 31, 1915, as per last statement.....	7	12,500.00
Claims (face value) incurred during the year.....	50	57,500.00
Total.....	57	70,000.00
Claims paid during the year.....	52	65,452.85
Balance.....	5	4,547.15
Saved by compromising or scaling down claims during the year.....		297.15
Claims unpaid Dec. 31, 1916.....	5	4,250.00
<i>District of Columbia claims.</i>		
Claims unpaid Dec. 31, 1915, as per last statement.....	2	1,750.00
Claims (face value) incurred during the year.....	20	22,000.00
Total.....	22	23,750.00
Claims paid during the year.....	18	20,000.00
Claims unpaid Dec. 31, 1916.....	4	3,750.00

**THE PATRICIANS OF THE DISTRICT OF COLUMBIA.**

[President, William T. Cooper; secretary, David Swinton. Incorporated, 1897; commenced business, 1897.  
Home office, Saginaw, Mich.]

**BALANCE SHEET.**

Balance from previous year..... \$13,664.60

**INCOME.**

Membership fees actually received..... 10.00  
 All other assessments or premiums..... 12,519.95  
 Dues and per capita tax..... 1,051.00  
 Promotion fees..... 1,238.00  
 Total received from members..... 14,873.95  
 Interest from all other sources..... 336.51  
 Sale of lodge supplies..... 1.00  
 Transferred from perpetuation fund..... 1,000.00  
 Total income..... 16,211.46

## DISBURSEMENTS.

Death claims.....	\$14,149.24
Sick and accident claims.....	12.50
Commissions and fees paid to deputies and organizers.....	515.09
Salaries of officers and trustees, No. 5.....	985.00
Salaries of office employees.....	970.00
Salaries and fees paid to supreme medical examiners.....	150.00
Traveling and other expenses of officers, trustees, and committees.....	19.60
Insurance department fees.....	65.00
Rent.....	300.00
Advertising, printing, and stationery.....	29.20
Postage, express, telegraph, and telephone.....	367.23
Lodge supplies.....	121.83
Fire insurance.....	16.20
Total disbursements.....	17,700.89
Balance.....	12,175.17

## LEDGER ASSETS.

Deposited in trust companies and banks on interest.....	11,471.34
Deposited in banks (not on interest).....	703.83
Total ledger assets.....	12,175.17

## NONLEDGER ASSETS.

Assessments actually collected by subordinate lodges not yet turned over to supreme lodge..	1,546.20
For promotion.....	\$326.40
Per capita.....	2,841.00
Supplies and stock.....	596.20
Due for supplies.....	210.60
Furniture and fixtures.....	1,421.55
	5,395.75
Gross assets.....	19,117.12

## DEDUCT ASSETS NOT ADMITTED.

Other items, viz:	
Supplies and stock.....	\$596.20
Due for supplies.....	210.60
Furniture and fixtures.....	1,421.55
	2,228.35
Total admitted assets.....	16,888.77

## LIABILITIES.

Death claims reported but not yet adjusted, No. 8.....	5,552.59
Present value of deferred death and disability claims payable in installments.....	4,260.00
Total death claims.....	9,812.59
Total liabilities.....	9,812.59

## EXHIBIT.

	Number.	Amount.
CERTIFICATES.		
<i>Total business of the year.</i>		
Benefit certificates in force Dec. 31, 1915, as per last statement.....	5,857	\$1,735,725.00
Benefit certificates written during the year.....	44	11,150.00
Total.....	5,901	1,746,875.00
Deduct terminated or decreased during the year.....	119	72,975.00
Total benefit certificates in force Dec. 31, 1916.....	5,782	1,673,900.00
<i>Business in District of Columbia during year.</i>		
Benefit certificates in force Dec. 31, 1915, as per last statement.....	40	46,350.00
Total.....	40	46,350.00
Deduct terminated or decreased during the year.....	1	500.00
Total benefit certificates in force Dec. 31, 1916.....	39	45,850.00
Received during the year from members in District of Columbia.....		416.50

## EXHIBIT—Continued.

	Number.	Amount.
<b>DEATH CLAIMS.</b>		
<i>Total claims.</i>		
Claims unpaid Dec. 31, 1915, as per last statement.....	5	\$3,906.50
Claims (face value) incurred during the year.....	20	15,795.33
Total.....	25	19,701.83
Claims paid during the year.....	17	14,149.24
Balance.....	8	5,552.59
Claims unpaid Dec. 31, 1916.....	8	9,812.59
<i>District of Columbia claims.</i>		
Claims unpaid Dec. 31, 1916.....		25.00
<b>SICK AND ACCIDENT CLAIMS.</b>		
<i>Total claims.</i>		
Claims incurred during the year.....	2	12.50
Claims paid during the year.....	2	12.50

## DISBURSEMENTS.

Death claims.....	\$14,149.24
Sick and accident claims.....	12.50
Commissions and fees paid to deputies and organizers.....	515.09
Salaries of officers and trustees, No. 5.....	985.00
Salaries of office employees.....	970.00
Salaries and fees paid to supreme medical examiners.....	150.00
Traveling and other expenses of officers, trustees, and committees.....	19.60
Insurance department fees.....	65.00
Rent.....	300.00
Advertising, printing, and stationery.....	29.20
Postage, express, telegraph, and telephone.....	367.23
Lodge supplies.....	121.83
Fire insurance.....	16.20
Total disbursements.....	17,700.89
Balance.....	12,175.17

## LEDGER ASSETS.

Deposited in trust companies and banks on interest.....	11,471.34
Deposited in banks (not on interest).....	703.83
Total ledger assets.....	12,175.17

## NONLEDGER ASSETS.

Assessments actually collected by subordinate lodges not yet turned over to supreme lodge..	1,516.20
For promotion.....	\$326.40
Per capita.....	2,841.00
Supplies and stock.....	596.20
Due for supplies.....	210.60
Furniture and fixtures.....	1,421.55
	5,395.75
Gross assets.....	19,117.12

## DEDUCT ASSETS NOT ADMITTED.

Other items, viz:	
Supplies and stock.....	\$596.20
Due for supplies.....	210.60
Furniture and fixtures.....	1,421.55
	2,228.35
Total admitted assets.....	16,888.77

## LIABILITIES.

Death claims reported but not yet adjusted, No. 8.....	5,552.59
Present value of deferred death and disability claims payable in installments.....	4,260.00
Total death claims.....	9,812.59
Total liabilities.....	9,812.59

## EXHIBIT.

	Number.	Amount.
CERTIFICATES.		
<i>Total business of the year.</i>		
Benefit certificates in force Dec. 31, 1915, as per last statement.....	5,857	\$1,735,725.00
Benefit certificates written during the year.....	44	11,150.00
Total.....	5,901	1,746,875.00
Deduct terminated or decreased during the year.....	119	72,975.00
Total benefit certificates in force Dec. 31, 1916.....	5,782	1,673,900.00
<i>Business in District of Columbia during year.</i>		
Benefit certificates in force Dec. 31, 1915, as per last statement.....	40	46,350.00
Total.....	40	46,350.00
Deduct terminated or decreased during the year.....	1	500.00
Total benefit certificates in force Dec. 31, 1916.....	39	45,850.00
Received during the year from members in District of Columbia.....		446.50

## EXHIBIT—Continued.

	Number.	Amount.
<b>DEATH CLAIMS.</b>		
<i>Total claims.</i>		
Claims unpaid Dec. 31, 1915, as per last statement.....	5	\$3,906.50
Claims (face value) incurred during the year.....	20	15,795.33
Total.....	25	19,701.83
Claims paid during the year.....	17	14,149.24
Balance.....	8	5,552.59
Claims unpaid Dec. 31, 1916.....	8	9,812.59
<i>District of Columbia claims.</i>		
Claims unpaid Dec. 31, 1916.....		25.00
<b>SICK AND ACCIDENT CLAIMS.</b>		
<i>Total claims.</i>		
Claims incurred during the year.....	2	12.50
Claims paid during the year.....	2	12.50





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COMPARATIVE TABLES.

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MISCELLANEOUS INSURANCE COMPANIES,  
DECEMBER 31, 1916.

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TABLE O.—*Miscellaneous insurance companies*

Name and location.	Class of business written in the District of Columbia.	Capital.	Assets.
DISTRICT OF COLUMBIA COMPANIES.			
Commercial National.....	Life-accident, and health...	\$31,800.00	\$32,090.81
Home Plate Glass.....	Plate-glass.....	10,000.00	41,980.75
COMPANIES CHARTERED OUTSIDE DISTRICT OF COLUMBIA.			
Etna Accident & Liability, Hartford, Conn.	Accident, health, liability, plate-glass, etc.	1,000,000.00	7,755,254.43
Etna Life (accident department), Hartford, Conn.	Accident, health, and liability.	(1)	(1)
American Automobile, St. Louis, Mo.....	Collision, liability, theft, property damage, etc.	300,000.00	1,477,493.63
American Credit Indemnity, St. Louis, Mo.....	Credit.....	(2)	(2)
American Fidelity, Montpelier, Vt.....	Accident, health, liability, burglary, etc.	(3)	(3)
American Indemnity, Galveston, Tex.....	do.....	500,000.00	1,256,847.96
Brotherhood Accident, Boston, Mass.....	Accident and health.....	100,000.00	279,605.66
Casualty Co. of America, New York, N. Y.....	Accident, health, liability, plate-glass, etc.	(3)	(3)
Columbian National Life (accident department), Boston, Mass.	Accident and health.....	(1)	(1)
Commercial Casualty, Newark, N. J.....	Accident, health, liability, property damage, etc.	500,000.00	2,388,881.43
Commonwealth Casualty, Philadelphia, Pa.	do.....	152,215.00	201,777.52
Continental Casualty, Hammond, Ind.....	Accident and health.....	300,000.00	2,490,669.27
Equitable Accident, Boston, Mass.....	do.....	100,000.00	169,381.39
Federal Casualty, Detroit, Mich.....	do.....	200,000.00	426,984.46
Fidelity & Casualty, New York, N. Y.....	Accident, health, liability, steam-boiler, etc.	1,000,000.00	13,788,795.23
Fidelity & Deposit, Baltimore, Md.....	Accident, health, burglary, plate-glass, etc.	3,000,000.00	11,834,646.85
Georgia Casualty, Macon, Ga.....	do.....	300,540.00	1,678,642.17
Globe Indemnity, New York, N. Y.....	Accident, health, liability, burglary, theft, etc.	750,000.00	5,838,952.83
Great Eastern Casualty, New York, N. Y.....	Accident, health, burglary, and plate-glass.	350,000.00	1,291,487.06
Hartford Accident & Indemnity, Hartford, Conn.	Accident, health, liability, burglary, theft, damage teams property.	800,000.00	4,393,931.75
Hartford Steam Boiler Inspection & Insurance Co., Hartford, Conn.	Steam-boiler and flywheel...	2,000,000.00	6,805,287.75
Indiana & Ohio Live Stock, Crawfordsville, Ind.	Live-stock.....	(3)	(3)
London & Lancashire Indemnity, New York, N. Y.	Accident, health, plate-glass, liability, automobile.	750,000.00	2,844,045.21
Lloyds Plate Glass, New York, N. Y.....	Plate-glass.....	250,000.00	945,839.74
Loyal Protective, Boston, Mass.....	Accident and health.....	100,000.00	509,827.15
Maryland Casualty, Baltimore, Md.....	Accident, health, liability, elevator, etc.	1,500,000.00	10,298,608.33
Massachusetts Accident, Boston, Mass.....	Accident and health.....	150,000.00	330,688.87
Massachusetts Bonding & Insurance, Boston, Mass.	Accident, health, liability, plate-glass, etc.	1,500,000.00	4,868,579.15
Metropolitan Casualty, New York, N. Y.....	Accident, health, and plate-glass.	200,000.00	968,753.24
Metropolitan Life (accident department), New York, N. Y.	Accident and health.....	(1)	(1)
National Casualty, Detroit, Mich.....	do.....	200,000.00	363,440.20
National Surety, New York, N. Y.....	Burglary and theft.....	4,000,000.00	12,813,590.12
New Amsterdam Casualty, New York, N. Y.	Accident, health, burglary, liability, etc.	1,000,000.00	3,061,034.94
New England Equitable, Boston, Mass.....	Accident, health, liability, plate-glass, etc.	(2)	(2)
New Jersey Fidelity & Plate Glass, Newark, N. J.	Accident, health, plate-glass, burglary, and theft.	400,000.00	1,235,447.58
New York Plate Glass, New York, N. Y.....	Plate-glass.....	200,000.00	977,705.65
North American Accident, Chicago, Ill.....	Accident and health.....	200,000.00	877,827.62
Pacific Mutual Life (accident department), Los Angeles, Cal.	do.....	(1)	(1)
Peerless Casualty, Keene, N. H.....	do.....	100,000.00	146,734.09
Preferred Accident, New York, N. Y.....	do.....	700,000.00	4,223,400.84
Prudential Casualty, Indianapolis, Ind.....	Accident, health, liability, and plate-glass.	300,000.00	997,977.95
Reliance Life (accident department), Pittsburgh, Pa.	Accident and health.....	(1)	(1)

<sup>1</sup> See life statement.<sup>2</sup> Withdrawn from District.

casualty companies), accident, health, plate-glass, etc.

Liabilities.	Surplus, including capital.	Income.	Disbursements.	Business in the District of Columbia.	
				Premiums received.	Losses paid.
\$1,444.23 4,098.32	\$30,646.58 37,282.43	\$97,058.98 9,447.83	\$94,553.07 7,308.56	\$96,282.16 7,313.64	\$41,965.57 1,913.80
3,457,560.05	4,297,694.38	6,739,581.39	3,256,355.74	17,808.61	6,435.89
(1)	(1)	(1)	(1)	(1)	(1)
970,090.07	507,403.56	1,396,554.30	903,943.26	18,001.22	2,230.19
(2) (3)	(2) (3)	(2) (3)	(2) (3)	(2) (3)	(2) (3)
495,793.89 89,269.85	761,054.07 190,335.81	769,928.82 296,655.41	436,559.21 281,807.06	4,907.74 953.00	115.04 449.97
(3) (1)	(3) (1)	(3) (1)	(3) (1)	(3) (1)	(3) (1)
1,406,989.99	981,891.44	2,037,018.28	1,422,714.56	7,531.84	2,549.52
25,888.65	175,888.87	213,490.70	257,818.37	1,152.40	-----
1,891,609.27	600,000.00	3,599,610.51	3,186,067.41	45,037.16	10,678.99
26,070.68	143,313.71	122,867.49	125,465.82	1,282.47	838.32
49,919.40	377,065.06	453,963.98	437,741.60	238.60	87.32
10,458,052.97	3,330,742.26	10,667,720.76	9,262,788.03	62,400.45	18,294.95
6,605,184.16	5,229,462.69	7,347,066.22	7,147,083.95	59,532.28	36,147.97
1,201,943.93	476,698.24	1,864,041.14	1,507,524.10	11,086.53	5,034.73
4,552,933.49	1,286,019.34	4,971,051.60	3,828,920.58	14,516.06	3,886.48
645,408.16	646,078.90	1,118,698.69	972,387.08	12,171.43	2,724.34
3,322,208.54	1,071,723.21	4,605,606.06	3,189,169.48	4,003.54	190.00
3,050,716.73	3,754,571.02	2,305,943.11	1,799,964.80	2,021.64	174.85
(3) (1)	(3) (1)	(3) (1)	(3) (1)	(3) (1)	(3) (1)
1,827,805.10	1,016,240.11	2,398,646.87	1,794,804.18	3,488.31	-----
440,702.82	505,136.92	653,830.28	650,389.12	693.02	208.00
242,782.66	267,044.49	660,333.13	654,964.79	302.25	316.96
7,237,608.31	3,061,000.02	9,559,547.29	7,788,169.54	24,702.45	7,812.23
120,688.87	210,000.00	432,613.18	409,507.24	4,247.24	3,299.32
2,992,191.47	1,876,387.68	5,212,729.04	5,096,443.95	30,205.21	11,222.88
462,772.64	505,980.60	735,907.45	790,313.39	2,611.59	948.55
(1)	(1)	(1)	(1)	(1)	(1)
56,970.00	306,470.20	797,129.13	791,643.60	830.45	144.86
4,394,816.82	8,418,773.30	5,065,317.84	3,633,504.71	673.41	-----
1,718,821.82	1,342,713.12	2,616,115.65	2,179,841.28	6,904.71	3,092.31
(2)	(2)	(2)	(2)	(2)	(2)
582,163.89	653,283.69	824,579.84	618,220.14	6,187.24	1,099.29
428,441.23	549,264.42	643,090.99	678,698.71	3,965.02	1,601.24
444,793.28	433,034.34	1,644,337.51	1,572,259.82	14,077.94	3,172.89
(1)	(1)	(1)	(1)	(1)	(1)
17,496.10	129,237.99	160,948.48	153,055.40	1,795.49	926.25
2,523,400.84	1,700,000.00	2,565,943.60	1,996,167.40	20,699.54	5,087.47
611,438.61	386,539.34	938,639.85	1,055,426.75	3,259.49	2,879.06
(1)	(1)	(1)	(1)	(1)	(1)

\* Reinsured their District business.

TABLE O.—*Miscellaneous insurance companies*

Name and location.	Class of business written in the District of Columbia.	Capital.	Assets.
COMPANIES CHARTERED OUTSIDE DISTRICT OF COLUMBIA—continued.			
Royal Indemnity, New York, N. Y.....	Accident, health, liability, plate-glass, etc.	\$1,000,000.00	\$3,777,960.92
Southern Surety Co., Denison, Okla.....	Accident, health, liability, burglary, etc.	600,000.00	2,500,914.64
Standard Accident, Detroit, Mich.....	Accident, health, liability, etc.	1,000,000.00	6,347,974.33
Travelers Indemnity, Hartford, Conn.....	Accident, health, employers' liability, etc.	1,000,000.00	3,524,777.90
Travelers (accident department), Hartford, Conn.	do.....	6,000,000.00	25,185,055.20
United States Casualty, New York, N. Y...	Accident, health, liability, burglary, etc.	500,000.00	3,508,064.01
United States Fidelity & Guaranty, Baltimore, Md.	do.....	3,000,000.00	13,243,058.29
Total.....		36,044,555.00	167,704,019.92
UNITED STATES BRANCHES OF FOREIGN COMPANIES.			
Employers' Liability Assurance, London, England.....		250,000.00	11,524,704.68
Frankfort General, Frankfort on the Main, Germany.....		250,000.00	1,491,947.66
General Accident, Fire & Life Association, Perth, Scotland.....		250,000.00	3,208,078.38
Ocean Accident Guarantee Corporation, London, England.....		250,000.00	7,276,949.08
Zurich General Accident & Liability, Zurich, Switzerland.....		250,000.00	2,973,195.97
Total.....		1,250,000.00	26,474,875.77
RECAPITULATION.			
Local and domestic.....		36,044,555.00	167,704,019.92
Foreign.....		1,250,000.00	26,474,875.77
Grand total.....		37,294,555.00	194,178,895.69

*casualty companies), accident, health, plate-glass, etc.—Continued.*

Liabilities.	Surplus, including capital.	Income.	Disbursements.	Business in the District of Columbia.	
				Premiums received.	Losses paid.
\$4,174,412.19	\$1,603,548.73	\$4,886,286.59	\$4,042,796.61	\$27,647.69	\$8,271.56
1,647,368.35	853,546.29	4,625,832.04	2,964,374.03	10,173.67	5,128.70
4,068,518.60	2,279,455.73	4,615,382.90	3,791,555.76	17,670.50	4,422.20
1,828,363.89	1,696,414.01	2,111,360.24	1,459,372.13	9,420.58	5,631.07
16,596,691.38	8,588,363.82	19,959,752.28	17,814,395.31	64,666.03	9,932.22
2,208,064.01	1,300,000.00	2,809,573.96	2,470,401.54	13,434.80	7,477.99
8,554,255.95	4,688,802.34	11,520,869.55	8,965,793.26	43,746.83	4,593.02
101,434,911.21	66,269,108.71	134,655,132.96	109,490,321.34	677,664.34	220,986.00
9,109,082.73	2,415,621.95	10,094,403.38	7,714,885.73	35,901.65	4,606.89
1,018,048.57	473,899.09	1,152,844.44	1,113,279.85	16,218.88	3,758.29
2,541,394.92	666,683.46	4,463,190.54	4,230,420.47	15,974.31	4,140.98
5,951,826.28	1,325,122.80	6,268,763.53	5,176,545.12	12,017.73	2,135.95
2,152,630.36	820,565.61	2,691,104.60	2,145,937.78	2,434.75	195.03
20,772,982.86	5,701,892.91	24,670,306.49	20,381,068.95	82,547.32	14,927.14
101,434,911.21	66,269,108.71	134,655,132.96	109,490,321.34	677,664.34	220,986.00
20,772,982.86	5,701,892.91	24,670,306.49	20,381,068.95	82,547.32	14,927.14
122,207,894.07	71,971,001.62	159,325,439.45	129,871,390.29	760,211.66	235,913.14



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## ABSTRACTS.

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COMPILED FROM ANNUAL STATEMENTS OF MISCELLANEOUS  
INSURANCE COMPANIES, SHOWING THEIR CONDITION  
ON DECEMBER 31, 1916.

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# **COMMERCIAL NATIONAL INSURANCE CO. OF THE DISTRICT OF COLUMBIA.**

[Located at Ninth Street and Pennsylvania Avenue, Washington, D. C. Incorporated, 1908; commenced business in 1909. James F. Oyster, president. Julian H. Grubb, secretary.]

## **CAPITAL.**

Capital stock paid up in cash.....	\$31,800.00
Amount of ledger assets Dec. 31 of previous year.....	29,581.90

## **INCOME.**

Gross premiums written and renewed during the year, accident and health.....	96,451.23
Deduct premiums on policies canceled.....	169.07
Net premiums.....	96,282.16
Interest on bank deposits.....	776.82
Total income.....	97,058.98
Sum.....	126,643.88

## **DISBURSEMENTS.**

Gross amount paid for losses:	
Accident.....	4,405.98
Health.....	30,241.21
Death.....	7,315.38
Total.....	41,965.57
Investigation and adjustment of claims.....	602.80
Commissions or brokerage to agents (less amount received on return premiums and reinsurances)	29,687.17
Salaries, fees, and all other compensation of officers, directors, trustees, and home office employees.....	6,310.05
Salaries, traveling, and all other expenses of agents not paid by commissions.....	4,226.00
Medical examiners' fees and salaries.....	588.55
Rents.....	1,200.00
State taxes on premiums.....	1,300.15
Insurance department licenses and fees.....	125.00
Federal income tax.....	7.79
Legal expenses.....	102.00
Advertising.....	2,376.65
Printing and stationery.....	1,509.82
Postage, telegraph, telephone, and express.....	1,616.27
Furniture and fixtures.....	185.85
Traveling expense.....	216.75
Miscellaneous expense, \$901.79: auditing accounts, \$25.25.....	927.04
Light, \$18.50: janitor and supplies, \$470.90: water and ice, \$51.35.....	570.75
Agents' balances charged off.....	1,004.86
Total disbursements.....	91,553.07
Balance.....	32,090.81

## **LEDGER ASSETS.**

Cash in office.....	165.34
Deposits in trust companies and banks not on interest.....	3,299.07
Deposits in trust companies and banks on interest.....	28,023.25
Gross premiums in course of collection, viz, accident and health.....	603.15
Ledger assets as per balance.....	32,090.81

## **NONLEDGER ASSETS.**

Furniture and fixtures.....	\$2,395.10
Supplies and stationery.....	1,400.00
Gross assets.....	3,795.10
	35,885.91

## **DEDUCT ASSETS NOT ADMITTED.**

Furniture and fixtures.....	2,395.10
Supplies, printed matter, and stationery.....	1,400.00
	3,795.10
Total admitted assets.....	32,090.81

## **LIABILITIES.**

State, county, and municipal taxes due or accrued.....	1,444.23
Capital actually paid up in cash.....	31,800.00
Impairment.....	1,153.42
Surplus as regards policyholders.....	30,646.58
Total liabilities.....	32,090.81

## **BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1916.**

Gross premiums less return premiums on risks written or renewed during the year (accident).....	96,282.16
Gross losses paid.....	41,965.57

# **THE HOME PLATE GLASS INSURANCE CO. OF THE DISTRICT OF COLUMBIA.**

[Located at No. 918 F Street NW., Washington, D. C. Reincorporated 1902; recommenced business 1902.  
John B. Larner, president; Philip F. Larner, secretary.]

CAPITAL.	
Capital stock paid up in cash .....	\$10,000.00
Amount of ledger assets Dec. 31 of previous year .....	39,659.89

INCOME.	
Gross premiums written and renewed during the year .....	7,529.06
Return premiums on policies canceled .....	215.42
Net premiums .....	7,313.64
Interest on mortgage loans, \$2,077.94; collateral loans, \$56.25 .....	2,134.19
Total income .....	9,447.83
Sum .....	49,107.72

DISBURSEMENTS.	
Net amount paid policyholders for losses (plate glass) .....	1,913.80
Commissions or brokerage to agents (less amount received on return premiums and reinsurances) .....	1,735.69
Salaries, fees, and all other compensation of officers, directors, trustees, and home office employees .....	1,445.00
Rents .....	300.00
State taxes on premiums .....	103.97
Insurance department licenses and fees .....	10.00
Federal corporation tax .....	32.53
Advertising .....	25.86
Printing and stationery .....	29.75
Postage, telegraph, telephone, and express .....	24.00
Stockholders for interest or dividends .....	1,600.00
Miscellaneous .....	147.96
Total disbursements .....	7,368.56
Balance .....	41,739.16

LEDGER ASSETS.	
Mortgage loans on real estate, first liens .....	37,750.00
Loans secured by pledge of bonds, stocks, or other collaterals .....	900.00
Cash in office .....	238.96
Deposits in trust companies and banks not on interest .....	2,087.83
Gross premiums in course of collection, viz (plate) .....	762.37
Ledger assets as per balance .....	41,739.16

NONLEDGER ASSETS.	
Interest due and accrued on:	
Mortgages .....	\$408.09
Collateral loans .....	7.50
Gross assets .....	415.59
	42,154.75

DEDUCT ASSETS NOT ADMITTED.	
Premiums in course of collection written prior to Oct. 1, 1916 .....	174.00
Total admitted assets .....	41,980.75

LIABILITIES.	
Losses and claims adjusted (plate glass) .....	475.25
Unearned premiums .....	3,881.03
Commissions, brokerage, and other charges due or to become due on policies issued subsequent to Oct. 1, 1916, viz, plate glass .....	153.49
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued .....	4.00
Estimated amount hereafter payable for taxes .....	178.34
Return premiums .....	6.21
Total amount of all liabilities except capital .....	4,698.32
Capital actually paid up in cash .....	\$10,000.00
Surplus over all liabilities .....	27,282.43
Surplus as regards policyholders .....	37,282.43
Total liabilities .....	41,980.75

EXHIBIT OF PREMIUMS.	
In force Dec. 31, 1915 .....	7,295.47
Written or renewed during the year .....	7,529.06
Total .....	14,824.53
Deduct expirations and cancellations .....	7,037.67
Net in force Dec. 31, 1916 .....	7,786.86

BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1916.	
Gross premiums less return premiums on risks written or renewed during the year (plate glass) ..	7,313.64
Gross losses paid .....	1,913.80



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COMPARATIVE TABLES.

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DISTRICT OF COLUMBIA FIRE INSURANCE  
COMPANIES, DECEMBER 31, 1916.

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TABLE A.—Assets—Showing the nature of assets on Dec. 31, 1916, of all fire insurance companies of the District of Columbia authorized to transact business in said District.

Name.	Date of incorporation.	Market value of real estate.	Loans on mortgages.	Loans on stocks and other collateral.	Market value of bonds and stocks.	Cash in office and banks.	Agents' balances.	All other assets.	Assets not admitted.	Total admitted assets.
<b>STOCK COMPANIES.</b>										
Arlington Fire.....	1872	\$16,500.00	\$94,171.38	.....	\$130,197.50	\$4,171.70	\$13,216.89	\$3,621.84	\$13,216.89	\$248,032.42
Corcoran Fire.....	1873	68,966.61	209,475.00	.....	.....	3,713.63	1,139.11	4,974.58	430.77	203,970.16
Firemen's.....	1837	75,000.00	229,215.00	.....	29,750.00	1,700.00	10,124.66	4,161.17	940.56	359,011.80
First National Fire.....	1912	493,499.98	31,690.00	.....	831,730.00	81,900.22	207,005.97	59,623.75	29,833.09	1,728,906.83
German-American Fire.....	1873	68,013.98	250,591.00	.....	.....	6,123.30	254.64	16,462.04	1,000.00	379,885.02
National Union.....	1865	170,734.00	124,500.00	.....	.....	4,457.40	854.19	2,670.84	1,413.74	302,302.69
Potomac.....	1831	36,853.00	218,550.00	\$3,500.00	120,520.00	25,378.17	31,111.66	5,445.32	.....	449,880.15
Total.....		929,589.57	1,253,992.38	3,500.00	1,121,217.50	146,548.01	266,737.12	87,930.54	46,855.05	3,762,703.07
<b>MUTUAL COMPANIES.</b>										
Mutual Fire.....	1855	65,928.83	228,875.00	.....	5,000.00	20,447.13	.....	4,079.14	.....	324,330.10
Mutual Investment Fire.....	1896	.....	5,900.00	.....	.....	772.11	.....	80.45	.....	6,752.56
Mutual Protection Fire.....	1870	.....	30,175.00	.....	.....	1,169.58	.....	484.82	.....	31,820.40
Total.....		65,928.83	264,950.00	.....	5,000.00	22,379.82	.....	4,644.41	.....	362,903.06

TABLE B.—Liabilities—Showing the nature of the liabilities on Dec. 31, 1916, of all fire insurance companies of the District of Columbia authorized to transact business in said District.

Name	Losses unpaid.		Deduct reinsurance.	Net unpaid losses.	Unearned premiums, fire.	All other claims.	Total liabilities, except capital.	Capital stock.	Net surplus over capital.	Surplus as regards policyholders.
	Adjusted.	Unadjusted.								
STOCK COMPANIES.										
Arlington Fire.....	\$1,034.03	\$2,541.95	\$1,475.16	\$2,100.82	.....	\$876.96	\$2,977.78	\$200,000.00	\$45,081.64	\$245,081.64
Corcoran Fire.....	492.00	.....	.....	492.00	\$22,073.77	773.84	23,342.61	100,000.00	170,027.55	270,027.55
Firemen's.....	.....	2,800.00	112.00	2,688.00	68,785.08	2,288.55	73,761.63	200,000.00	85,250.17	285,250.17
First National Fire.....	28,955.98	139,029.00	29,587.00	138,997.98	496,056.51	30,708.85	635,823.34	911,805.00	151,808.49	1,083,173.49
German-American Fire.....	566.73	.....	.....	566.73	25,110.25	1,245.31	26,922.29	100,000.00	252,902.73	352,902.73
National Union.....	1,174.43	.....	516.88	657.55	33,043.21	3,761.01	37,461.77	100,000.00	161,840.92	264,840.92
Potomac.....	5,977.83	23,348.95	82.15	29,244.63	110,551.08	1,702.76	141,558.47	200,000.00	108,321.68	308,321.68
Total.....	38,201.00	108,319.90	31,773.19	174,747.71	755,622.90	41,477.28	971,847.89	1,811,305.00	979,556.18	2,790,861.18
MUTUAL COMPANIES.										
Mutual Fire.....	.....	542.70	.....	542.70	12,151.31	.....	12,704.01	.....	311,625.09	311,625.09
Mutual Investment Fire.....	.....	.....	.....	.....	301.02	3,102.15	3,403.77	.....	3,348.79	3,348.79
Mutual Protection Fire.....	.....	.....	.....	.....	1,436.35	516.63	1,952.98	.....	29,867.42	29,867.42
Total.....	.....	542.70	.....	542.70	13,889.28	3,618.78	18,060.76	.....	344,842.30	344,842.30

TABLE C.—Income of fire insurance companies of the District of Columbia during 1916.

Name.	Net fire premiums.	Interest on mortgage loans.	Interest on collateral loans.	Interest on bonds and dividends on stock.	Interest from all other sources.	Rent.	All other receipts.	Total income.
STOCK COMPANIES.								
Arlington Fire.....	181,440.26	\$5,707.91	.....	\$2,881.79	\$508.18	\$1,065.12	\$87,742.47	\$29,475.21
Corcoran Fire.....	14,856.18	10,354.68	.....	.....	48.27	7,839.35	.....	33,109.08
Firemen's.....	62,827.38	12,014.73	.....	1,302.72	55.19	7,798.90	.....	74,989.20
First National Fire.....	645,809.89	5,030.75	.....	50,213.89	2,660.45	127,755.32	41,273.65	868,758.45
German-American Fire.....	28,630.11	16,030.75	.....	.....	97.46	5,905.84	3,500.00	43,170.07
National Union.....	26,432.43	16,497.47	.....	.....	.....	10,823.04	.....	43,007.94
Potomac.....	180,993.70	11,672.06	.....	5,288.47	312.25	2,231.31	140.91	200,644.70
Total.....	330,211.46	67,217.25	177.52	60,218.87	3,071.89	155,380.57	82,745.78	1,269,653.34
MUTUAL COMPANIES.								
Mutual Fire.....	28,584.93	11,644.36	.....	250.00	64.14	3,853.40	3,213.06	47,009.89
Mutual Investment Fire.....	2,625.98	339.00	.....	.....	4.98	.....	21.68	905.04
Mutual Protection Fire.....	2,590.64	1,450.81	.....	.....	41.56	.....	.....	4,083.01
Total.....	31,802.55	13,434.17	.....	250.00	110.68	3,833.40	3,237.14	52,687.94

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TABLE 10.—*Expenditures of fire insurance companies of the District of Columbia during 1916.*

Name.	Fire losses.	Dividends to stockholders.	Commissions.	Salaries of officers and clerks.	Rents.	Repairs, expenses, and taxes on real estate.	All other taxes, licenses, and insurance department fees.	All other expenses.	Total expenditures.
<b>STOCK COMPANIES.</b>									
Arlington Fire.....	\$20,825.25	\$3,000.00	\$1,558.21	\$1,581.01	\$200.00	\$1,506.66	\$600.21	\$58,877.65	\$88,288.99
Corcoran Fire.....	2,143.62	10,000.00	2,619.92	6,571.00	900.00	830.85	473.14	1,412.65	25,281.18
Firemen's.....	16,500.79	12,000.00	17,774.90	8,875.16	2,000.00	2,434.68	1,363.07	9,398.55	70,437.15
First National Fire.....	470,091.67		145,463.22	30,833.11	4,134.00	48,622.15	25,935.63	217,392.79	951,502.57
German-American Fire.....	2,328.49	18,000.00	1,724.06	6,443.30	1,000.00	1,280.99	525.56	4,882.00	36,184.10
National Union.....	4,013.60	8,000.00	7,002.58	5,714.67	2,000.00	7,076.85	580.23	1,941.64	36,323.57
Potomac.....	71,776.95		58,102.82	9,681.14	1,216.00	474.28	1,683.76	3,528.00	146,402.95
Total.....	587,770.37	51,000.00	231,305.71	78,969.09	11,450.00	62,226.46	31,251.60	267,433.28	1,354,436.51
<b>MUTUAL COMPANIES.</b>									
Mutual Fire.....	6,875.97			9,496.50	1,800.00	2,354.92	490.90	23,093.48	44,720.77
Mutual Investment Fire.....	26.00			1,132.00	96.00		18.90	90.77	372.67
Mutual Protection Fire.....	907.65		8.95	1,750.00	360.00		14.85	921.06	3,992.51
Total.....	7,809.62		8.95	11,378.50	2,256.00	2,354.92	533.65	24,714.31	49,035.95



TABLE E.—Total risks in force, risks written, and the aggregate risks and premiums by District of Columbia joint-stock fire and marine and mutual fire insurance companies authorized to transact business in said District, Dec. 31, 1916.

Name.	Fire risks in force 1've 31, 1915.				Fire risks written during 1916.				Total fire risks.	
	Amount.		Premiums.		Amount.		Premiums.		Amount.	Premiums.
STOCK COMPANIES.										
Arlington Fire.....	\$10,282,435.68		\$46,996.02		\$3,755,298.27		\$18,206.11		\$14,037,733.95	\$65,202.73
Corcoran Fire.....	23,803,810.00		129,691.77		12,714,489.00		80,704.78		36,520,299.00	210,396.55
Firmon's.....	76,092,402.00		942,555.30		96,082,292.00		1,113,300.84		172,174,694.00	2,089,856.14
First National Fire.....	10,339,539.00		47,183.55		4,798,024.00		21,394.81		15,137,563.00	68,778.36
German-American Fire.....	16,967,645.00		75,520.98		7,514,796.00		38,449.66		24,482,441.00	113,970.64
National Union.....	24,490,967.00		173,462.90		26,545,800.00		255,033.16		51,036,827.00	428,496.06
Potomac.....										
Total.....	161,998,858.68		1,415,411.12		151,410,729.27		1,557,289.36		313,409,587.95	2,972,700.48
MUTUAL COMPANIES.										
Mutual Fire.....	14,003,597.00		24,584.27		16,927,611.00		28,886.49		30,931,208.00	53,470.76
Mutual Investment Fire.....	212,965.00		531.85		232,055.00		1,261.98		445,020.00	1,158.33
Mutual Protection Fire.....	1,140,780.00		3,047.21		1,155,940.00		2,612.42		2,296,720.00	5,691.63
Total.....	15,357,342.00		28,162.83		18,315,606.00		32,125.89		33,672,948.00	60,288.72
Name.	In force at end of year.				Product amount reinsured, fire.				Net amount in force, fire.	
	Amount.		Premiums.		Amount.		Premiums.		Amount.	Premiums.
STOCK COMPANIES.										
Arlington Fire.....	\$3,629,834.52		\$15,341.30		\$10,407,909.43		\$992,498.77		\$9,515,410.66	\$42,530.92
Corcoran Fire.....	11,784,544.00		66,885.04		24,735,735.00		143,511.51		22,651,662.00	128,356.47
Firmon's.....	74,038,122.00		929,633.76		98,136,572.00		1,156,202.38		77,907,552.00	926,887.79
First National Fire.....	4,309,021.00		18,590.73		10,848,542.00		30,187.03		16,537,897.00	47,676.65
German-American Fire.....	6,345,127.00		26,525.84		18,137,314.00		87,444.80		14,520,203.00	62,484.26
National Union.....	22,143,851.00		202,349.52		28,892,976.00		226,146.54		26,992,793.00	207,311.49
Potomac.....										
Total.....	122,250,519.52		1,259,346.19		191,139,068.43		1,713,354.29		161,407,675.66	1,414,950.58
MUTUAL COMPANIES.										
Mutual Fire.....	17,348,879.00		29,273.66		13,582,329.00				13,582,329.00	24,197.10
Mutual Investment Fire.....	214,615.00		551.88		230,465.00				230,465.00	606.45
Mutual Protection Fire.....	1,199,880.00		2,747.04		1,060,840.00		2,912.59		1,060,840.00	2,912.59
Total.....	18,763,374.00		32,572.58		14,903,574.00		27,716.14		14,903,574.00	27,716.14

TABLE F.—Business transacted by fire insurance companies of the District of Columbia in said District in 1916.

Name.	Risks written.	Premiums received.	Losses paid.	Losses incurred.	Expenses.	Taxes.
<b>STOCK COMPANIES.</b>						
Arlington Fire.....	\$545,534.00	\$4,043.73	\$1,283.35		\$7,913.74	\$61.45
Corcoran Fire.....	3,132,405.65	14,856.18	2,143.62		12,237.96	222.84
Firemen's.....	6,803,547.00	33,251.49	6,873.39	\$2,200.02	19,800.04	498.77
First National Fire.....	446,381.00	4,213.28	6,646.56	6,000.94	1,363.13	63.20
German-American Fire.....	4,222,060.00	18,636.00	2,329.00	2,756.00	11,036.44	286.90
National Union.....	4,933,349.00	25,512.43	4,013.60	4,252.34	14,706.22	382.69
Potomac.....	3,191,789.00	13,837.12	2,885.46	2,917.61	5,451.82	207.56
Total.....	23,355,125.65	114,400.23	26,194.98	25,643.07	72,838.35	1,723.41
<b>MUTUAL COMPANIES.</b>						
Mutual Fire.....	16,927,611.00	28,584.93	6,875.97	7,118.75		
Mutual Investment Fire.....	230,405.00	626.98	26.00	26.00		
Mutual Protection Fire.....	1,096,840.00	2,500.64	907.65	907.65		
Total.....	18,254,856.00	31,802.55	7,809.62	8,052.40		



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COMPARATIVE TABLES.

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DOMESTIC FIRE INSURANCE COMPANIES,  
DECEMBER 31, 1916.

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TABLE A.—Assets—Showing the nature of the assets of domestic joint-stock fire and the District of

Name and location.	Date of incorporation.	Market value of real estate.	Loans on mortgages.	Loans on stock and other collateral.
STOCK COMPANIES OTHER THAN DISTRICT AND FOREIGN.				
Aetna, Hartford, Conn.....	1819	\$410,000.00		
Agricultural, Watertown, N. Y.....	1863	30,225.00	\$503,132.00	\$33,670.50
Alliance, Philadelphia, Pa.....	1904			
American Automobile, St. Louis, Mo.....	(1)	(1)	(1)	(1)
American Central, St. Louis, Mo.....	1853		25,900.00	79,500.00
American Druggists Fire, Cincinnati, Ohio.....	1906			
American Eagle Fire, New York, N. Y.....	1915			
American & Foreign Marine, New York, N. Y.....	1896			
American, Newark, N. J.....	1846	474,731.80	1,898,031.00	
Automobile, Hartford, Conn.....	1907		115,100.00	396,750.00
Boston, Boston, Mass.....	1873	513,673.92	399,900.00	
Buffalo German, Buffalo, N. Y.....	1867	525,000.00	577,525.00	7,500.00
Camden Fire, Camden, N. J.....	1841	103,500.00	718,748.00	20,500.00
Citizens, St. Louis, Mo.....	1837		61,700.00	
Columbia, Jersey City, N. J.....	1901			
Commercial Union Fire, New York, N. Y.....	1890			
Commonwealth, New York, N. Y.....	1886	64,461.02	190,200.00	
Connecticut Fire, Hartford, Conn.....	1850		664,600.00	20,000.00
Continental, New York, N. Y.....	1853	1,000,000.00	2,000.00	
Concord Fire, Milwaukee, Wis.....	1870		943,460.00	
County Fire, Philadelphia, Pa.....	1832	67,800.00	3,900.00	
Equitable Fire & Marine, Providence, R. I.....	1859	81,650.00	106,900.00	
Federal, Jersey City, N. J.....	1901		26,000.00	
Fidelity-Phenix Fire, New York, N. Y.....	1910	535,000.00	15,500.00	
Fire Association of Philadelphia, Philadelphia, Pa.....	1820	668,000.00	2,298,958.66	67,650.00
Fireman's Fund, San Francisco, Cal.....	1863	449,000.00	1,403,450.00	249,772.00
Firemen's, Newark, N. J.....	1855	1,074,129.63	2,414,250.00	
Franklin Fire, Philadelphia, Pa.....	1829	144,276.05	8,250.00	
German Alliance, New York, N. Y.....	1897			
German American Fire, Baltimore, Md.....	1880	58,388.34	714,742.93	39,727.99
German American, New York, N. Y.....	1872	1,750,000.00	26,150.00	250,000.00
Germania Fire, New York, N. Y.....	1859	713,663.02	739,850.00	
Girard Fire & Marine, Philadelphia, Pa.....	1853		124,900.00	7,000.00
Glens Falls, Glens Falls, N. Y.....	1849	235,474.67	1,529,825.00	200,000.00
Globe & Rutgers, New York, N. Y.....	1869	78,975.00	59,700.00	
Granite State Fire, Portsmouth, N. H.....	1885		24,200.00	
Hanover Fire, New York, N. Y.....	1852	970,200.00		
Hartford Fire, Hartford, Conn.....	1810	721,000.00	439,500.00	5,000.00
Home, New York, N. Y.....	1853		5,500.00	
Humboldt Fire, Pittsburgh, Pa.....	1871	117,001.36	899,188.05	33,360.00
Imperial Assurance, New York, N. Y.....	1899			
Insurance Co. of North America, Philadelphia, Pa.....	1794	297,427.20	161,274.25	
Insurance Co. of the State of Pennsylvania, Philadelphia, Pa.....	1794	365,546.51	46,350.00	
Maryland Motor Car, Wilmington, Del.....	1910			
Massachusetts Fire & Marine, Boston, Mass.....	1910			50,000.00
Mechanics & Traders, New Orleans, La.....	1869	22,000.00		
Mercantile Insurance Co. of America, New York, N. Y.....	1897			
Milwaukee Mechanics, Milwaukee, Wis.....	1852	15,360.00	1,673,028.00	
National Fire, Hartford, Conn.....	1869	595,200.00	1,565,275.00	
National Union Fire, Pittsburgh, Pa.....	1901	23,976.44	395,950.00	2,500.00
Newark Fire, Newark, N. J.....	1811	105,263.13	446,167.45	
New Hampshire Fire, Manchester, N. H.....	1869	300,000.00	244,500.00	
Niagara Fire, New York, N. Y.....	1850		409,000.00	
North River, New York, N. Y.....	1822		214,150.00	
Northwestern National, Milwaukee, Wis.....	1869	218,000.00	1,623,409.60	
Old Colony, Boston, Mass.....	1906		41,000.00	
Orient, Hartford, Conn.....	1867	173,186.28		
Pennsylvania Fire, Philadelphia, Pa.....	1825	125,000.00	154,000.00	38,936.10
Peoples National Fire, Wilmington, Del.....	1908	198,859.94	506,250.00	7,000.00
Phoenix, Hartford, Conn.....	1854	500,027.44	115,280.00	100,000.00
Providence-Washington, Providence, R. I.....	1799	100,000.00	65,000.00	
Queen, New York, N. Y.....	1891		63,000.00	
Rhode Island, Providence, R. I.....	1905			
St. Paul Fire & Marine, St. Paul, Minn.....	1865	232,215.43	1,435,563.34	
Security, New Haven, Conn.....	1841	265,000.00	439,100.00	
Springfield Fire & Marine, Springfield, Mass.....	1849	390,000.00	2,590,023.00	
Standard Fire, Hartford, Conn.....	1905			
Sterling, Indianapolis, Ind.....	(2)	(2)	(2)	(2)
Teutonia Fire, Pittsburgh, Pa.....	1871	83,313.28	509,177.76	

1 See miscellaneous.

*marine, mutual fire, and Lloyds insurance companies licensed to transact business in Columbia, Dec. 31, 1916.*

Market value of bonds and stock.	Cash in office and banks.	Agents' balances.	All other assets.	Assets not admitted.	Total admitted assets.
\$21,330,907.47	\$2,417,398.41	\$2,456,597.99	\$289,939.94	\$198,296.79	\$26,706,547.02
3,704,152.00	342,308.56	326,623.10	46,484.20	10,592.35	5,036,003.01
2,708,727.00	176,910.49	199,196.84	36,407.34	20,403.03	3,100,838.64
(1)	(1)	(1)	(1)	(1)	(1)
2,836,870.57	579,538.62	446,387.91	253,624.21	78,087.38	4,142,833.93
421,109.37	32,303.83	20,883.82	7,075.50	1,114.36	480,318.16
2,359,227.50	300,127.75	238,273.01	7,316.34	18,092.96	2,886,851.64
1,517,564.65	102,480.88	12,988.48	14,305.47	36,356.66	1,610,982.82
7,389,010.00	406,495.50	715,905.02	575,741.38	174,781.53	11,285,223.17
1,393,880.00	522,007.04	288,097.01	32,105.52	29,197.38	2,748,832.19
5,687,082.00	574,770.88	970,597.28	158,927.66	121,073.24	8,184,478.50
1,820,918.99	276,665.91	140,110.68	23,812.90	3,960.99	3,367,572.49
2,549,168.00	90,692.04	337,936.05	48,101.62	2,926.11	3,865,719.60
403,140.00	206,467.53	38,622.07	7,665.19	2,150.00	715,444.79
1,053,132.99	103,243.97	139,632.01	55,126.45	73,697.33	1,277,438.09
908,884.50	196,702.77	147,265.60	9,430.00	25,294.13	1,327,048.74
2,580,055.00	240,710.65	256,781.33	27,967.66	22,035.92	3,338,189.74
5,082,220.00	918,294.36	499,984.95	167,131.82	102,351.28	7,249,879.84
29,109,147.75	2,381,569.37	1,362,914.41	339,609.41	102,066.47	34,093,874.47
1,123,041.00	118,752.10	352,646.10	57,060.31	7,401.43	2,587,558.08
737,217.00	67,495.95	60,449.35	28,828.44	14,305.93	985,284.81
1,099,584.16	86,739.15	24,790.15	14,412.23	1,356,651.42	1,356,651.42
3,366,300.00	338,285.86	893,346.16	474,722.99	575,253.39	4,523,401.62
15,335,213.75	1,914,814.35	1,004,782.29	624,929.10	210,881.87	19,219,357.62
5,420,842.50	704,863.26	816,889.33	142,322.19	62,677.90	10,046,848.04
6,862,173.32	2,602,751.82	1,713,271.96	306,944.99	141,410.10	13,445,953.99
3,638,785.22	47,265.06	540,248.29	63,703.91	70,838.26	7,707,543.85
1,893,642.50	83,374.79	239,513.75	25,468.07	3,399.45	2,391,125.71
1,900,504.00	61,965.89	123,663.05	12,234.00	-----	2,088,366.94
434,833.00	43,298.72	42,240.16	13,348.40	2,913.40	1,343,716.14
18,830,076.00	875,076.00	1,907,454.35	202,309.46	127,568.56	23,713,477.96
5,701,009.25	659,355.63	725,716.82	83,430.42	69,320.92	8,552,704.22
1,873,570.00	117,802.48	196,707.95	23,118.10	12,760.97	2,330,388.56
3,008,826.07	834,606.00	576,082.73	38,836.93	9,969.75	6,413,771.65
10,583,638.71	606,034.77	2,382,739.46	163,880.77	84,835.45	13,700,133.26
1,070,680.00	98,757.13	127,661.69	17,316.28	3,427.61	1,335,196.49
3,156,394.00	247,014.51	516,683.00	40,475.15	18,678.11	4,921,188.55
22,517,836.96	2,266,000.46	3,646,421.98	345,619.30	63,098.39	29,878,349.31
33,794,442.00	2,330,221.92	3,783,692.82	857,904.56	507,881.75	40,263,879.55
208,614.50	181,672.86	146,867.98	20,386.14	2,973.82	1,604,117.07
737,285.50	93,343.94	129,748.36	10,132.28	10,979.59	959,530.49
18,492,868.29	1,931,495.19	2,581,036.70	531,981.35	203,586.16	23,792,496.82
3,208,753.75	368,193.99	635,557.84	43,659.51	9,466.21	4,658,595.39
434,035.00	31,059.54	38,779.94	6,432.89	11,446.78	498,920.59
1,272,905.00	98,412.16	204,040.93	12,236.15	5,458.62	1,632,135.62
1,219,886.00	182,028.44	156,582.07	28,707.06	1,173.85	1,608,029.69
2,806,770.00	204,316.47	200,940.53	33,117.29	3,170.15	3,241,974.14
2,443,521.86	106,425.80	381,824.06	50,021.61	10,315.41	4,659,806.92
11,683,197.02	1,704,299.55	1,700,122.23	630,690.02	306,474.73	17,572,309.09
3,088,206.23	333,727.76	450,533.21	177,875.92	40,616.71	4,432,173.85
1,174,205.00	179,904.50	247,612.83	19,251.43	5,701.34	2,256,703.00
5,800,438.00	312,628.91	453,262.16	85,855.78	6,812.31	6,869,872.54
6,526,122.00	598,963.49	818,394.81	97,932.21	74,999.54	8,375,412.97
2,836,565.00	431,797.85	379,857.34	17,108.65	-----	3,939,478.84
5,091,322.66	239,754.50	491,273.57	67,841.81	124,296.29	7,607,305.85
1,379,635.00	117,507.64	156,423.72	21,874.39	3,484.23	1,712,956.52
2,789,645.00	699,631.42	386,032.06	57,371.65	75,780.30	4,030,146.21
6,836,230.00	632,557.85	665,600.01	108,317.13	26,243.20	8,534,397.89
1,001,244.50	95,049.84	134,565.92	24,065.93	18,442.75	1,948,593.38
13,723,024.00	865,635.57	1,225,461.68	207,581.65	233,646.97	16,503,963.37
4,682,488.00	607,178.20	836,378.11	29,555.35	4,513.97	6,316,095.69
10,296,599.82	641,273.58	1,068,908.74	151,840.29	71,774.46	12,149,847.97
1,382,675.00	99,395.32	255,772.87	16,266.33	-----	1,754,109.52
8,287,725.00	810,739.19	1,431,205.59	158,578.58	67,409.28	12,288,617.85
3,226,386.50	116,026.94	378,558.54	87,923.80	26,558.12	4,486,437.66
6,748,497.00	927,621.85	1,466,578.17	90,606.33	161,347.04	11,961,976.31
1,346,804.00	52,892.74	107,976.91	27,568.18	11,113.40	1,524,128.43
(2)	(2)	(2)	(2)	(2)	(2)
212,920.00	62,275.18	86,169.63	13,749.17	1,290.12	966,314.90

\* Withdrawn from District.

TABLE A.—Assets—Showing the nature of the assets of domestic joint-stock fire and the District of

Name and location.	Date of incorporation.	Market value of real estate.	Loans on mortgages.	Loans on stock and other collateral.
<b>STOCK COMPANIES OTHER THAN DISTRICT AND FOREIGN—continued.</b>				
United States Fire, New York, N. Y.....	1824	\$91,375.00	\$678,950.00	\$3,000.00
Virginia Fire & Marine, Richmond, Va.....	1832	115,000.00	104,500.00	500.00
Vulcan, New York, N. Y.....	(1)	(1)	(1)	(1)
Westchester Fire, New York, N. Y.....	1837	4,500.00	109,310.00	.....
Williamsburgh City Fire, New York, N. Y....	(1)	(1)	(1)	(1)
<b>Total</b> .....		15,016,470.56	30,435,166.04	1,602,366.59
<b>MUTUAL.</b>				
Fitchburg Mutual, Fitchburg, Mass.....	1847	57,000.00	.....	.....
Mutual Fire, Sandy Springs, Md.....	1848	7,000.00	.....	.....
<b>Total</b> .....		64,000.00	.....	.....
<b>LLOYDS ASSOCIATION.</b>				
Subscribers at United States Lloyds, New York, N. Y.....	1872	.....	.....	.....

1 Withdrawn from District.

*marine, mutual fire, and Lloyds insurance companies licensed to transact business in Columbia Dec. 31, 1916—Continued.*

Market value of bonds and stock.	Cash in office and banks.	Agents' balances.	All other assets.	Assets not admitted.	Total admitted assets.
\$4,776,060.00	\$751,522.48	\$521,747.75	\$88,750.01	\$21,827.53	\$6,889,577.71
1,484,194.85	130,058.32	152,780.03	28,335.66	5,599.90	2,009,768.96
(1)	(1)	(1)	(1)	(1)	(1)
5,109,462.00	447,087.18	600,236.47	108,686.90	107,992.05	6,271,290.50
(1)	(1)	(1)	(1)	(1)	(1)
375,663,522.71	38,027,782.36	46,764,879.71	8,692,029.66	4,721,059.28	511,481,158.35
91,770.00	30,307.84	24,641.45	1,308.06	4,491.54	200,535.81
374,375.00	8,796.97	10.56	5,555.90	5.69	395,732.74
466,145.00	39,104.81	24,652.01	6,863.96	4,497.23	596,268.55
1,270,300.00	771,146.69	422,519.37	171,027.57	205,395.57	2,429,598.06



TABLE B.—Liabilities—Showing the nature of the liabilities of domestic, joint-stock, fire and marine, mutual fire, and Lloyd's insurance companies licensed to transact business in the District of Columbia, Dec. 31, 1916.

Name and location.	Losses unpaid.			Reinsurance due and unpaid losses.	Net unpaid losses.	Unearned premiums, fire.
	Adjusted.	Unadjusted.	Resisted.			
STOCK COMPANIES OTHER THAN DISTRICT AND FOREIGN.						
Ætna, Hartford, Conn.....	\$875,719.22	\$2,356,820.94	\$117,603.00	\$1,177,227.48	\$1,672,915.68	\$10,432,240.06
Agricultural, Watertown, N. Y.....	61,672.39	165,302.52	19,171.00	64,161.27	181,984.64	2,032,877.31
Alliance, Philadelphia, Pa.....	8,340.00	336,409.00	10,250.00	38,603.00	316,396.00	666,956.04
American Automobile, St. Louis, Mo.....	92,811.45	386,458.35	29,870.60	257,886.16	231,754.24	1,736,727.38
American Central, St. Louis, Mo.....	1,577.80	2,882.10		86.97	4,372.93	83,302.77
American Drugists' Fire, Cincinnati, Ohio.....		150,801.34		124,038.58	162,985.00	330,339.88
American Eagle Fire, New York, N. Y.....		315,610.00		152,025.10	302,454.32	5,343,308.48
American and Foreign Marine, New York, N. Y.....		435,752.27		25,776.67	180,566.96	2,370,208.56
American Newark, N. J.....	1,487.69	201,707.93	848.01	524,359.87	1,331,433.00	2,880,158.16
Automobile, Hartford, Conn.....	35,700.14	1,750,326.03	72,737.30	42,939.45	49,776.35	1,810,078.16
Baltimore, Md.....	1,126.77	51,708.39	6,375.00	42,939.45	276,517.35	1,814,805.71
Buffalo German, Buffalo, N. Y.....		298,274.45	20,580.00	167,369.44	59,509.35	122,971.27
Camden Fire, Camden, N. J.....		115,998.48	17,886.35	6,773.51	59,509.35	15,140.36
Chilcote, St. Louis, Mo.....	56,001.36	63,372.86		6,773.51	59,509.35	15,140.36
Columbia, Jersey City, N. J.....		61,015.00	1,900.00	9,370.00	72,023.00	675,704.07
Commercial Union Fire, New York, N. Y.....	18,988.00	30,174.00	1,900.00	111,123.56	256,235.43	1,098,907.97
Commonwealth, New York, N. Y.....	33,063.40	331,053.00	33,325.00	81,882.53	312,627.43	3,958,785.41
Connecticut Fire, Hartford, Conn.....	53,141.56	697,593.73	43,530.00	147,046.19	594,007.54	10,007,580.10
Confidential, New York, N. Y.....		86,185.00	21,159.00	43,735.67	108,036.86	1,312,818.13
Co-reorgia Fire, Milwaukee, Wis.....	41,085.53	52,617.25		38,875.00	26,613.43	173,106.82
County Fire, Philadelphia, Pa.....	11,021.18	117,900.56		97,255.58	59,507.81	310,449.50
Equitable Fire and Marine, Providence, R. I.....	80,581.15	1,878,833.00	2,102.00	688,230.00	1,274,184.15	
Federal, Jersey City, N. J.....		738,228.43	57,355.00	227,083.86	568,499.57	8,222,577.17
Fidelity-Phoenix Fire, New York, N. Y.....	70,870.81	575,557.88	84,115.59	183,346.32	547,197.96	4,682,131.40
Fire Association of Philadelphia, Philadelphia, Pa.....	95,844.13	2,477,217.56	43,595.74	1,440,274.65	1,476,022.78	4,764,158.29
Firemen's Fund, New York, N. Y.....	120,878.52	327,857.16	60,085.97	139,910.44	418,911.21	53,706.71
Franklin Fire, Philadelphia, Pa.....	47,992.00	322,555.00	19,792.00	240,430.00	140,889.00	335,087.00
German Alliance, New York, N. Y.....	88,428.70	227,795.00	20,825.00	229,932.00	116,116.70	501,796.71
German-American Fire, Baltimore, Md.....		12,074.00	7,700.00	5,486.00	14,285.00	245,975.98
German-American, New York, N. Y.....	159,072.00	1,224,940.00	127,910.00	513,552.38	998,309.62	9,614,105.28
Germania Fire, New York, N. Y.....	171,437.31	247,558.81	57,503.18	152,539.99	324,019.31	3,746,107.00
Gilard Fire & Marine, Philadelphia, Pa.....	2,790.32	65,989.57	1,281.17	24,683.22	45,367.84	580,600.55
Glebe & Sons, Glen Falls, N. Y.....	29,769.32	443,621.56	31,403.00	84,125.90	420,062.00	2,634,806.85
Granite State Fire, New York, N. Y.....	131,700.74	1,399,196.86	72,082.40	278,965.00	1,321,075.00	4,153,779.16
Gravois State Fire, Portsmouth, N. H.....	39,273.54	135,667.24	250.00	98,282.86	76,197.92	724,433.69
Havover Fire, New York, N. Y.....	105,296.35	305,473.43	28,842.33	190,808.84	299,743.27	2,550,583.63
Harford Fire, New York, N. Y.....	647,791.39	2,033,432.61	197,366.36	900,827.06	1,997,703.30	16,695,826.23
Harford Fire, Hartford, Conn.....		3,032,067.47	138,052.00	1,374,763.81	2,308,972.66	15,531,957.00

Humboldt Fire, Pittsburgh, Pa.	7,897.16	87,292.21	1,000.00	22,124.34	76,065.03	921,145.10
Imperial Assurance, New York, N. Y.	6,823.00	66,263.00	800.00	30,674.00	43,212.00	402,551.13
Insurance Co. of North America, Philadelphia, Pa.	128,527.00	3,182,554.00	27,832.00	280,280.00	3,082,000.00	7,418,725.57
Insurance Co. of the State of Pennsylvania, Philadelphia, Pa.	108,735.14	689,016.27	31,917.51	241,416.85	588,832.07	1,888,017.01
Maryland Motor Car, Wilmington, Del.	19,580.31	1,435.00	1,552.50	446.66	201,686.15	113,406.40
Massachusetts Fire & Marine, Boston, Mass.	45,929.57	234,435.00	12,155.22	41,927.88	207,427.66	417,087.29
Mechanics & Traders, New Orleans, La.	15,744.10	132,744.10	16,092.50	125,326.90	94,472.80	752,806.11
Milwaukee Marine, New York, N. Y.	21,230.00	171,687.50	14,092.50	170,789.48	221,571.13	2,323,778.25
Milwaukee Mechanics, Milwaukee, Wis.	21,131.20	171,687.50	14,092.50	170,789.48	221,571.13	2,323,778.25
National Fire, Hartford, Conn.	50,734.48	1,203,367.40	127,661.50	778,190.04	1,201,032.55	9,703,333.03
National Union Fire, Pittsburgh, Pa.	17,645.98	418,367.20	17,667.42	227,737.14	188,229.90	2,392,164.24
Newark Fire, Newark, N. J.	25,830.00	213,115.68	15,904.00	119,735.00	158,229.90	997,398.74
New Hampshire Fire, Manchester, N. H.	92,029.91	213,115.68	15,904.00	119,735.00	158,229.90	997,398.74
Niagara Fire, New York, N. Y.	51,686.02	510,413.16	18,075.00	85,100.75	321,335.00	2,846,722.14
North River, New York, N. Y.	103,006.21	493,847.00	25,292.23	115,864.48	420,230.91	3,647,077.20
Northwestern National, Milwaukee, Wis.	21,074.82	197,457.00	17,454.22	247,802.67	331,557.18	1,785,731.92
Orient, Hartford, Conn.	2,661.00	274,639.04	22,950.00	249,808.84	290,094.76	3,404,514.61
Pennsylvania Fire, Philadelphia, Pa.	124,370.80	246,990.58	28,292.65	73,088.31	247,610.55	510,241.82
People's National Fire, Wilmington, Del.	4,511.54	58,235.60	18,557.00	112,790.72	191,133.91	1,640,075.39
Phoenix, Hartford, Conn.	213,931.08	61,599.91	5,972.00	157,645.14	573,498.35	3,719,533.12
Providence Washington, Providence, R. I.	78,339.02	56,015.42	15,402.65	289,799.87	67,966.42	472,939.54
Queen, New York, N. Y.	106,519.48	1,405,127.65	22,658.33	585,543.44	920,582.16	5,891,390.82
Rhode Island, Providence, R. I.	19,132.71	749,922.00	81,337.35	194,413.02	803,365.81	2,351,571.01
St. Paul Fire & Marine, St. Paul, Minn.	208,301.95	116,842.38	1,246.94	53,084.18	84,137.85	707,441.45
Security, New Haven, Conn.	62,918.17	1,672,818.63	55,562.00	698,076.12	241,690.10	5,265,733.89
Springfield Fire & Marine, Springfield, Mass.	145,122.23	236,464.59	16,647.00	74,339.66	662,800.77	2,391,508.40
Standard Fire, Hartford, Conn.	5,748,702.31	703,086.28	57,951.61	333,299.35	662,800.77	6,159,632.49
Scoring, Indianapolis, Ind.	( <sup>c</sup> )	76,013.68	3,300.00	21,858.43	57,455.25	590,603.98
Scoring, New York, N. Y.	( <sup>c</sup> )	( <sup>c</sup> )	( <sup>c</sup> )	( <sup>c</sup> )	( <sup>c</sup> )	( <sup>c</sup> )
United States Fire, New York, N. Y.	107.54	51,113.33	2,500.00	13,920.96	37,799.91	531,149.02
United States Fire, New York, N. Y.	43,466.32	992,088.48	24,328.00	590,067.00	590,496.00	3,233,942.22
Virginia Fire & Marine, Richmond, Va.	1,298.14	129,263.91	( <sup>c</sup> )	44,236.98	105,375.07	784,874.44
Vulcan, New York, N. Y.	( <sup>c</sup> )	( <sup>c</sup> )	( <sup>c</sup> )	( <sup>c</sup> )	( <sup>c</sup> )	( <sup>c</sup> )
Westchester Fire, New York, N. Y.	132,481.26	458,343.65	5,722.36	185,677.83	456,809.41	3,791,880.32
Williamsburgh City Fire, New York, N. Y.	( <sup>d</sup> )	( <sup>c</sup> )	( <sup>c</sup> )	( <sup>c</sup> )	( <sup>c</sup> )	( <sup>c</sup> )
Total.....	5,748,702.31	40,616,593.71	2,158,437.24	15,893,577.53	32,930,125.73	204,274,299.13
MUTUAL.						
Fitchburg Mutual, Fitchburg, Mass.	.....	7,505.92	1,085.62	1,599.35	6,992.19	137,644.03
Mutual Fire, Sandy Springs, Md.	.....	5,745.27	.....	.....	5,745.27	523.82
Total.....	.....	13,251.19	1,085.62	1,599.35	12,737.46	138,167.85
LOYDS ASSOCIATION.						
Subscribers at United States Lloyds, New York, N. Y.	.....	2,080,731.07	20,490.00	1,148,135.00	953,086.07	.....

<sup>a</sup> Withdrawn from District.<sup>1</sup> See miscellaneous.

TABLE B.—Liabilities—Showing the nature of the liabilities of domestic, joint-stock fire and marine, mutual fire, and Lloyds insurance companies licensed to transact business in the District of Columbia, Dec. 31, 1916—Continued.

Name and location.	Unearned premiums, marine and inland.	Reclaimable on perpetual policies.	All other claims.	Total liabilities.	Capital.	Net surplus over capital.	Surplus as regards policy-holders.
STOCK COMPANIES OTHER THAN DISTRICT AND FOREIGN.							
Ettna, Hartford, Conn.	\$626,057.24	\$107,009.51	\$365,000.00	\$13,203,222.49	\$5,000,000.00	\$8,503,324.53	\$13,503,324.53
Agricultural, Watertown, N. Y.	113,352.15	16,831.13	312,000.00	2,516,811.95	500,000.00	1,989,141.06	2,489,141.06
Alliance, Philadelphia, Pa.	82,297.13	(1)	457,303.32	1,601,838.64	750,000.00	750,000.00	1,500,000.00
American Automobile, St. Louis, Mo.	8,084.13	(1)	39,319.61	2,110,088.36	1,000,000.00	1,002,735.57	2,032,735.57
American Central, St. Louis, Mo.	94,320.58	(1)	412,557.51	92,590.90	200,000.00	187,767.26	387,767.26
American Drugists' Fire, Cincinnati, Ohio.	125,771.03	(1)	17,200.00	757,214.28	1,000,000.00	1,126,637.36	1,326,637.36
American Eagle Fire, New York, N. Y.	496,638.15	(1)	499,261.21	2,456,565.58	3,000,000.00	3,031,477.24	4,031,477.24
American Fire, New York, N. Y.	730,086.52	(1)	82,904.14	6,333,705.11	1,000,000.00	3,031,477.24	4,031,477.24
American Newark, N. J.	16,907.07	(1)	36,901.04	4,593,106.70	1,000,000.00	2,682,287.80	3,682,287.80
Automobile, Hartford, Conn.	154,110.19	(1)	65,382.44	2,173,299.14	400,000.00	2,007,717.98	2,407,717.98
Boston, Boston, Mass.	77,408.41	(1)	1,081,725.23	11,811,038.23	1,000,000.00	10,812,038.23	11,812,038.23
Buffalo German, Buffalo, N. Y.	127,735.36	(1)	151,531.54	1,572,389.53	600,000.00	415,108.55	1,015,108.55
Camden Fire, Camden, N. J.	10,654.01	(1)	8,184.37	381,848.33	400,000.00	233,536.48	631,536.48
Citizens, St. Louis, Mo.	692,789.54	(1)	4,919.23	385,629.55	500,000.00	471,680.87	971,680.87
Columbia, Jersey City, N. J.	120,007.76	(1)	252,487.08	2,219,400.75	1,000,000.00	1,303,940.87	2,303,940.87
Commercial Union Fire, New York, N. Y.	20,203.06	(1)	792,618.13	9,703,732.61	2,500,000.00	2,018,624.99	3,518,624.99
Commonwealth, New York, N. Y.	1,391,080.42	(1)	84,372.54	6,778,643.61	1,500,000.00	2,018,624.99	3,518,624.99
Connecticut Fire, Hartford, Conn.	63,913.00	(1)	638,590.00	8,237,018.09	1,500,000.00	2,018,624.99	3,518,624.99
Continental, New York, N. Y.	62,004.70	(1)	54,252.10	3,277,718.02	1,500,000.00	2,407,734.93	3,907,734.93
County Fire, Milwaukee, Wis.	230,102.30	(1)	27,000.00	1,409,072.82	500,000.00	482,652.88	982,652.88
County Fire, Philadelphia, Pa.	84,819.61	(1)	19,500.00	638,767.72	400,000.00	1,009,510.22	1,409,510.22
Equitable Fire & Marine, Providence, R. I.	139,339.50	(1)	202,211.27	10,954,035.67	5,000,000.00	10,759,422.29	12,759,422.29
Federal, Jersey City, N. J.	62,004.70	(1)	90,254.59	4,222,485.67	1,000,000.00	3,331,218.62	4,331,218.62
Fidelity-Phenix Fire, New York, N. Y.	230,102.30	(1)	7,565.00	1,104,628.16	500,000.00	630,760.40	1,130,760.40
Fire Association of Philadelphia, Philadelphia, Pa.	84,819.61	(1)	256,954.01	3,511,925.76	500,000.00	2,371,845.89	2,871,845.89
Fireman's Fund, San Francisco, Cal.	63,913.00	(1)	890,350.55	6,839,942.71	700,000.00	6,250,190.55	6,950,190.55
Firemont's, Newark, N. J.	84,819.61	(1)	79,951.14	815,691.52	200,000.00	318,504.97	518,504.97
Franklin Fire, Philadelphia, Pa.	627,085.00	(1)	1,025,000.00	21,396,123.17	1,000,000.00	7,067,080.90	1,906,080.90
German Alliance, New York, N. Y.	139,339.50	(1)	19,500.00	279,883.98	500,000.00	1,009,510.22	1,409,510.22
German American Fire, Baltimore, Md.	62,004.70	(1)	202,211.27	10,954,035.67	5,000,000.00	10,759,422.29	12,759,422.29
German Fire, New York, N. Y.	230,102.30	(1)	90,254.59	4,222,485.67	1,000,000.00	3,331,218.62	4,331,218.62
Glenn Falls, New York, N. Y.	84,819.61	(1)	7,565.00	1,104,628.16	500,000.00	630,760.40	1,130,760.40
Globe & Butters Falls, N. Y.	139,339.50	(1)	256,954.01	3,511,925.76	500,000.00	2,371,845.89	2,871,845.89
Globe & Butters Falls, N. Y.	84,819.61	(1)	890,350.55	6,839,942.71	700,000.00	6,250,190.55	6,950,190.55
Granite State Fire, New York, N. Y.	627,085.00	(1)	79,951.14	815,691.52	200,000.00	318,504.97	518,504.97
Hanover Fire, Portsmouth, N. H.	84,819.61	(1)	1,025,000.00	21,396,123.17	1,000,000.00	7,067,080.90	1,906,080.90
Hartford Fire, New York, N. Y.	627,085.00	(1)	1,025,000.00	21,396,123.17	2,000,000.00	12,808,113.13	18,808,113.13
Hartford Fire, Hartford, Conn.	627,085.00	(1)	2,907,751.76	21,396,123.17	6,000,000.00	12,808,113.13	18,808,113.13
Home, New York, N. Y.	627,085.00	(1)	2,907,751.76	21,396,123.17	6,000,000.00	12,808,113.13	18,808,113.13

Bumboldt Fire, Pittsburgh, Pa.....	24,500.00	1,021,710.13	300,000.00	282,406.94	552,406.94
Imperial Assurance, New York, N. Y.....	13,300.00	455,263.13	200,000.00	300,267.36	500,267.36
Insurance Co. of North America, Philadelphia, Pa.....	2,806,828.66	14,792,498.82	4,000,000.00	5,000,000.00	9,000,000.00
Insurance Co. of the State of Pennsylvania, Philadelphia, Pa.....	33,330.00	3,256,241.73	1,000,000.00	402,353.66	1,402,353.66
Maryland Marine (and Wilmington) Del.....	5,187.46	17,250.87	300,000.00	50,640.58	3,359,640.58
Massachusetts Fire & Marine, Boston, Mass.....	17,250.87	871,921.25	500,000.00	280,211.37	790,211.37
Mechanics & Traders, New Orleans, La.....	21,000.00	699,838.97	300,000.00	611,190.72	911,190.72
Mechanics & Traders, Co. of America, New York, N. Y.....	33,101.42	1,133,539.46	1,000,000.00	1,108,434.68	2,108,434.68
Milwaukee Mechanics, Milwaukee, Wis.....	137,723.64	2,641,099.55	1,000,000.00	1,018,706.37	2,018,706.37
National Union Fire, Hartford, Conn.....	600,510.43	11,037,565.44	2,000,000.00	3,084,743.65	5,084,743.65
National Union Fire, Pittsburgh, Pa.....	92,742.90	2,053,910.69	1,000,000.00	758,232.16	1,758,232.16
New York Fire, Newark, N. J.....	21,612.69	1,348,933.33	500,000.00	407,709.67	907,709.67
New Hampshire Fire, Manchester, N. H.....	351,386.90	3,519,441.13	1,350,000.00	2,100,428.41	3,450,428.41
Niagara Fire, New York, N. Y.....	188,545.58	4,343,634.66	1,000,000.00	3,031,778.31	4,031,778.31
North River, New York, N. Y.....	35,201.25	2,184,340.09	600,000.00	1,155,138.75	1,755,138.75
Northwestern National, Milwaukee, Wis.....	82,682.81	4,545,731.62	1,000,000.00	2,061,574.23	3,061,574.23
Old Colony, Boston, Mass.....	13,363.81	838,966.11	400,000.00	443,990.41	843,990.41
Orient, Hartford, Conn.....	42,384.02	1,922,964.57	1,000,000.00	1,037,181.64	2,037,181.64
Pennsylvania Fire, Philadelphia, Pa.....	85,000.00	5,422,488.64	750,000.00	2,358,909.25	3,108,909.25
People's National Fire, Wilmington, Del.....	180,524.87	734,705.64	213,888.19	213,888.19	213,888.19
Phoenix, Hartford, Conn.....	261,000.00	6,747,898.58	3,000,000.00	6,756,064.79	9,756,064.79
Providence-Washington, Providence, R. I.....	75,000.00	3,727,772.74	1,000,000.00	1,588,322.95	2,588,322.95
Queen, New York, N. Y.....	210,030.73	5,977,698.40	1,000,000.00	5,176,149.57	6,176,149.57
Rhode Island, Providence, R. I.....	102,405.05	953,984.35	400,000.00	400,125.17	800,125.17
Security, New Haven, Conn.....	200,476.39	7,393,555.44	1,000,000.00	3,895,059.41	4,895,059.41
Springfield Fire & Marine, Springfield, Mass.....	46,494.00	2,649,692.50	1,000,000.00	836,745.16	1,836,745.16
Standard Fire, Hartford, Conn.....	125,000.00	6,947,523.51	2,500,000.00	2,514,452.80	5,014,452.80
Sterling, Indianapolis, Ind.....	16,905.23	634,964.46	750,000.00	139,163.97	889,163.97
Teutonia Fire, Pittsburgh, Pa.....	2,500.00	601,448.93	200,000.00	164,865.97	364,865.97
United States Fire, New York, N. Y.....	68,005.14	3,845,672.96	1,400,000.00	1,643,904.75	3,043,904.75
Virginia Fire & Marine, Richmond, Va.....	35,343.37	925,592.88	250,000.00	834,176.08	1,084,176.08
Vulcan, New York, N. Y.....	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )
Westchester Fire, New York, N. Y.....	95,351.41	4,379,023.27	500,000.00	1,392,267.23	1,892,267.23
Williamsburgh City Fire, New York, N. Y.....	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )
Total.....	17,935,374.78	271,397,155.32	81,250,000.00	158,834,003.03	240,084,003.03
MUTUAL.					
Fitchburg Mutual, Fitchburg, Mass.....	4,490.04	149,126.26		51,409.55	51,409.55
Mutual Fire, Sandy Springs, Md.....	62.87	6,331.96		389,400.78	389,400.78
Total.....	4,552.91	155,458.22		440,810.33	440,810.33
LLOYDS ASSOCIATION.					
Subscribers at United States Lloyds, New York, N. Y.....	46,360.00	1,599,447.46	100,000.00	730,150.60	830,150.60

\* Withdrawn from District.

1 See miscellaneous.

TABLE C.—Income—Showing the nature of the income of domestic joint-stock fire and marine, mutual fire, and Lloyds insurance companies licensed to transact business in the District of Columbia Dec. 31, 1916.

Name and location.	STOCK COMPANIES OTHER THAN DISTRICT AND FOREIGN.				
	Fire premiums.	Marine and inland premiums.	Deposit premiums written.	Interest on mortgage loans.	Interest on collateral loans.
Aetna, Hartford, Conn.	\$10,273,102.39	\$3,234,135.27	\$3,359.86	\$34,130.25	\$4,786.57
Agricultural, Watertown, N. Y.	1,911,746.00	602,096.62	250.00	( <sup>1</sup> )	( <sup>1</sup> ) 2,058.89
Alliance, Philadelphia, Pa.	784,716.96	566,968.78		1,500.00	
American Automobile, St. Louis, Mo.	1,800,314.86				
American Central, St. Louis, Mo.	157,092.00				
American Druggist, Fire, Cincinnati, Ohio.	404,691.21	16,655.52			
American Eagle Fire, New York, N. Y.		377,896.91			
American & Foreign Marine, New York, N. Y.		293,035.18		97,296.67	
American, Newark, N. J.	4,450,445.12	958,741.62		4,726.61	9,357.57
Automobile, Hartford, Conn.	514,667.36	2,906,067.03		19,401.28	576.83
Baltimore, Baltimore, Md.	2,203,124.35			28,202.23	
Buffalo German, Buffalo, N. Y.	730,953.33			41,694.67	1,054.86
Camden Fire, Camden, N. J.	1,993,047.26	90,934.30	456.50	3,085.00	
Citizens, St. Louis, Mo.	127,201.14	25,553.71			23.47
Columbia, Jersey City, N. J.	680,199.54	621,067.89			
Commercial Union Fire, New York, N. Y.	1,139,455.71	213,704.12		10,814.46	
Commonwealth, New York, N. Y.	3,583,098.65	108,830.80		33,831.46	1,310.85
Connecticut Fire, Hartford, Conn.	8,762,629.28	233,911.70		135.00	50.69
Continental, New York, N. Y.	1,291,732.51			48,404.23	
Concordia Fire, Milwaukee, Wis.	213,012.80		2,064.56	2,658.65	275.00
County Fire, Philadelphia, Pa.	413,896.50	56,172.55		5,218.89	
Eastern Fire, New York, N. Y.		2,796,670.72		1,244.23	
Fidelity Phoenix Fire, New York, N. Y.	7,041,945.40	223,223.73		775.00	
Fire Association of Philadelphia, Philadelphia, Pa.	5,038,855.11	22,073.92		123,009.43	4,481.46
Fireman's Fund, San Francisco, Cal.	4,309,409.75	5,629,931.00		76,697.42	9,624.44
Firemen's, Newark, N. J.	4,110,813.14			125,636.41	
Franklin Fire, Philadelphia, Pa.	698,143.52	131,743.33	10,919.71	1,326.05	
German Alliance, New York, N. Y.	630,804.33	2,309.60			1,696.51
German-American Fire, Baltimore, Md.	224,330.01	291,589.74		42,554.04	2,449.63
German-American, New York, N. Y.	10,407,630.44	120,397.43		36,648.95	
Germania Fire, New York, N. Y.	3,375,033.70		7,908.14	9,538.01	1,661.83
Girard Fire & Marine, Philadelphia, Pa.	2,467,762.84	650,582.51		89,496.33	12,000.00
Glens Falls, Glens Falls, N. Y.	5,661,801.15	3,163,772.73		4,418.64	
Glens Falls, New York, N. Y.	124,995.71			1,262.55	452.38
Harbor Fire, New York, N. Y.	2,800,800.00	100,000.17			
Home, New York, N. Y.	18,855,800.05	1,495,531.13		23,391.37	1,228.75
Humboldt Fire, Hartford, Conn.	17,737,498.83	1,067,526.77		29,290.00	
Humboldt Fire, Pittsburgh, Pa.	862,603.94			52,188.20	2,007.40

Imperial Assurance, New York, N. Y.	485,203.88	7,381,225.40	11,685.75	8,659.04	
Insurance Co. of North America, Philadelphia, Pa.	7,186,695.06	7,381,225.40	3,588.76	2,690.99	
Insurance Co. of the State of Pennsylvania, Philadelphia, Pa.	2,157,037.02	7,381,225.40			
Maryland Motor Car, Wilmington, Del.	231,291.19				
Massachusetts Fire & Marine, Boston, Mass.	440,148.70	583,106.10			
Mechanics & Traders, New Orleans, La.	665,882.00				
Mercantile Insurance Co. of America, New York, N. Y.	805,919.95	340,002.87		88,616.50	
Milwaukee Mechanics, Milwaukee, Wis.	2,062,921.44	25,907.66		96,974.00	
National Fire, Hartford, Conn.	9,419,820.57	85,802.66		24,214.69	
National Union Fire, Pittsburgh, Pa.	2,310,614.62			25,883.18	
Newark Fire, Newark, N. J.	1,072,730.42	280,344.71		1,627.78	
New Hampshire Fire, Manchester, N. H.	2,870,596.29			24,580.83	
Niagara Fire, New York, N. Y.	3,832,913.03	223,127.51		10,075.75	
North River, New York, N. Y.	2,125,172.69	175,495.88		80,162.51	
Northwestern, Madison, Wis.	3,075,679.08	106,053.24		1,945.00	
Old Colony, Boston, Mass.	570,446.07	339,582.56			
Orient, Hartford, Conn.	1,807,598.17	240,636.86	18,971.86		3,358.96
Peoples National Fire, Philadelphia, Pa.	3,923,242.22		839.58		420.00
Peoples National Fire, Wilmington, Del.	391,962.34	320,922.06			3,411.14
Phoenix, Hartford, Conn.	5,890,159.10	1,978,488.26		7,975.46	
Providences-Washington, Providence, R. I.	2,620,620.59	1,414,617.93		2,925.00	
Queen, New York, N. Y.	4,743,256.91			3,150.00	
Rhode Island, Providence, R. I.	920,847.50				
St. Paul Fire & Marine, St. Paul, Minn.	5,895,569.00	3,232,776.59		60,169.98	
Security, New Haven, Conn.	2,455,105.56	3,621.86		19,328.10	
Springfield Fire & Marine, Springfield, Mass.	6,820,304.31			110,356.18	
Standard Fire, Hartford, Conn.	609,722.39		( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )
Sterling Fire, Indianapolis, Ind.	( <sup>4</sup> )				
Tecumseh Fire, Pittsburgh, Pa.	532,908.54	263,228.88		34,070.52	656.06
United States Fire, New York, N. Y.	3,388,073.76			27,684.31	1,639.66
Virginia Fire & Marine, Richmond, Va.	831,610.87			4,755.87	
Vulcan, New York, N. Y.	( <sup>4</sup> )	( <sup>4</sup> )		( <sup>4</sup> )	( <sup>4</sup> )
Westchester Fire, New York, N. Y.	4,236,909.40	126,932.30		6,713.97	
Williamsburgh City Fire, New York, N. Y.	( <sup>4</sup> )	( <sup>4</sup> )		( <sup>4</sup> )	( <sup>4</sup> )
Total.	210,543,048.04	43,569,197.93	82,198.64	1,602,237.45	67,509.47
MUTUAL.					
Fitchburg Mutual, Fitchburg, Mass.	170,477.54				
Mutual Fire, Sandy Spring, Md.	68,475.59				
Total.	238,953.13				
LLOYDS ASSOCIATION.					
Subscribers at United States Lloyds, New York, N. Y.		3,191,308.17			

\* Withdrawn from District.

\* Minus.

† See miscellaneous.

TABLE C.—Income—Showing the nature of the income of domestic joint-stock fire and marine, mutual fire, and Lloyds insurance companies licensed to transact business in the District of Columbia Dec. 31, 1916—Continued.

Name and location.		Interest on bonds and dividends on stock.	Interest from all other sources.	Rent.	Profit on sale or maturity of ledger assets.	All other receipts.	Total income.
STOCK COMPANIES OTHER THAN DISTRICT AND FOREIGN.							
Ætna, Hartford, Conn.		\$551,011.56	\$29,554.11	\$25,300.00	\$85,525.23	\$2,117.45	\$14,604,115.87
Agricultural, Watertown, N. Y.		175,837.77	7,468.62	2,500.00	16,153.22	6,529.08	2,157,708.51
Alliance, Philadelphia, Pa.		107,584.10	2,406.58		53,338.82	333.86	1,550,740.94
American Automobile, St. Louis, Mo.		(1)	(1)	(1)	(1)	(1)	(1)
American Central, St. Louis, Mo.		136,697.84	12,344.11		10,490.14	1,531.23	2,261,843.85
American Druggist Fire, Cincinnati, Ohio.		15,735.58	541.53		203.53	173,552.94	1,733,552.94
American Eagle Fire, New York, N. Y.		129,139.87	4,911.87		9,900.00	1,175,076.95	1,460,747.22
American & Foreign Marine, New York, N. Y.		321,149.55	1,430.62			43,453.76	5,106,163.08
American, Newark, N. J.		20,015.40	11,001.07	27,208.40		487.15	5,106,163.08
Automobile, Hartford, Conn.		240,915.45	13,401.07				5,475,404.21
Boston, Boston, Mass.		76,145.50	9,989.58	35,476.36	15.00	17,303.81	5,475,404.21
Buffalo German, Buffalo, N. Y.		109,424.51	2,173.83	353.33		7,848.94	8,889,752.06
Camden Fire, Camden, N. J.		16,205.89	3,043.26	6,000.00	4,876.00	150,030.50	2,399,708.43
Central States, St. Louis, Mo.		41,008.96	2,608.90			19,822.02	187,911.02
Columbia, Jersey City, N. J.		32,023.61	8,916.09		392.00	717.29	569,423.51
Commonwealth, New York, N. Y.		107,497.80	12,170.40	6,038.58		60.21	1,479,971.06
Connecticut Fire, Hartford, Conn.		227,235.60	12,174.44			256.38	3,952,940.07
Continental, New York, N. Y.		1,415,763.20	67,856.52	90,112.37	233,156.00	1,379,973.21	12,575,099.82
Concordia Fire, Milwaukee, Wis.		50,001.65	776.76		756.00	96,436.71	1,253,303.30
County Fire, Philadelphia, Pa.		28,739.44	1,098.87	4,312.50		433.59	531,117.32
Equitable Fire & Marine, Providence, R. I.		137,917.78	12,536.75	6,172.25		978.55	2,894,536.72
Federal, Jersey City, N. J.		783,354.11	31,575.76	28,056.36	117,469.00	4,341.27	8,963,593.49
Fire Association of Philadelphia, Philadelphia, Pa.		246,383.10	6,888.98	40,201.00	11,344.89	754,194.13	5,523,863.92
Fireman's Fund, San Francisco, Cal.		275,741.95	60,230.83	30,299.18	2,724.00	1,273.61	10,491,935.18
Firemen's, Newark, N. J.		180,104.76	1,547.94	90,073.37	1,000.00	1,982,115.83	6,491,381.45
Franklin Fire, Philadelphia, Pa.		75,376.65	1,779.89	8,990.84	32,479.05	12,830.57	973,589.61
German Alliance, New York, N. Y.		90,880.29	453.71		19,357.49		743,835.42
German-American, New York, N. Y.		16,607.46	714.16	4,754.00	41.00	12,970.53	303,690.71
Germania Fire, New York, N. Y.		899,802.68	25,605.93	215,563.05	96,788.22	9,089.51	11,919,585.45
Glard Fire & Marine, Philadelphia, Pa.		251,658.65	9,240.93	45,100.10	90.62	275,082.51	4,117,631.84
Glen's Mutual, Philadelphia, Pa.		173,610.42	1,763.98		22,574.52	120,534.51	3,532,924.63
Glen's Mutual Fire, New York, N. Y.		467,627.95	17,913.22	27,042.11		120,534.51	9,789,419.37
Granite State Fire, Portsmouth, N. H.		38,927.03	6,293.06	6,182.08	79,131.30	47,740.50	9,789,207.98
Hanover Fire, New York, N. Y.		140,361.17	4,647.74	12,941.72	41,952.19	2,714.44	2,865,832.40
Hartford Fire, Hartford, Conn.		948,193.48	31,578.19	62,603.04	37,801.33	8,331.36	21,444,710.69
Home, New York, N. Y.		1,663,998.97	37,900.85	42,403.03	105,825.75	77,069.22	20,705,910.40
Humboldt Fire, Pittsburgh, Pa.		8,980.02	3,354.12	9,043.00	142.15	258.22	638,578.95

Imperial Assurance, New York, N. Y.	30,006.93	1,577.26	19,190.04	143,723.39	20,497.25	537,285.32
Insurance Co. of North America, Philadelphia, Pa.	801,538.58	33,667.01	30,697.43	38,811.63	3,389.01	15,591,705.14
Insurance Co. of the State of Pennsylvania, Philadelphia, Pa.	136,694.16	3,346.92		975.00	8,676.22	3,103,780.83
Maryland Motor Car, Wilmington, Del.	18,379.88	496.26			29.59	274,171.95
Massachusetts Fire & Marine, Boston, Mass.	50,290.88	3,105.56		4,390.00	1,816.46	1,082,847.85
Mechanics & Traders, New Orleans, La.	61,518.90	668.03	3,500.00	4,487.05	40,003.23	776,159.21
Mercantile Insurance Co. of America, New York, N. Y.	114,548.39	2,357.96		8,371.39	5.00	1,331,325.56
Milwaukee Mechanics, Milwaukee, Wis.	101,179.78	2,077.09	360.00	3,237.33	115,012.13	2,388,501.93
National Fire, Hartford, Conn.	496,450.12	34,045.78	30,889.28	34,005.03	10,228,676.70	10,228,676.70
National Union Fire, Pittsburgh, Pa.	143,039.11	5,990.03	2,203.04	1,781.20	100.00	2,490,865.61
Newark Fire, Newark, N. J.	52,709.09	1,833.81	20,729.02	18.75	25.93	1,439,406.89
New Hampshire Fire, Manchester, N. H.	249,246.36	2,551.92		21,120.00	94,557.22	3,257,876.07
Niagara Fire, New York, N. Y.	302,402.81	6,494.94		13,173.86	2,390.59	4,421,170.55
North River, New York, N. Y.	120,845.10	4,148.87		74,418.52	1,050.00	2,513,552.88
Northwestern National, Milwaukee, Wis.	208,773.47	3,416.29	11,000.00		61.65	3,545,878.82
Old Colony, Boston, Mass.	53,505.36	3,416.29			89.83	968,985.11
Orion, Hartford, Conn.	119,657.21	18,227.94	12,940.00	191.65		2,199,201.83
Pennsylvania Fire, Philadelphia, Pa.	320,258.42	7,918.59	8,074.55	11,302.40	2,288.52	4,303,644.17
Peoples National Fire, Wilmington, Del.	52,319.51	1,415.73	17,167.12	1,893.75	180,067.20	673,775.27
Phoenix, Hartford, Conn.	715,811.20	26,417.81	14,324.23	10,220.84	1,175.25	6,999,417.09
Providence-Washington, Providence, R. I.	216,627.97	11,134.95	6,724.19	69.75	113,160.00	4,958,757.71
Queen, New York, N. Y.	405,974.74	9,885.97			616.29	6,577,501.87
Rhode Island, Providence, R. I.	57,637.05	1,422.70		3,652.30		983,559.55
St. Paul Fire & Marine, St. Paul, Minn.	385,544.79	11,540.54	15,541.05	1,716.53	100,849.46	9,676,707.94
Security, New Haven, Conn.	154,084.85	232.45	15,750.00	1,520.31	130,220.83	2,776,251.10
Springfield Fire & Marine, Springfield, Mass.	304,457.38	21,856.15	18,000.00	8,283.75	7,287,016.45	7,287,016.45
Standard Fire, Hartford, Conn.	59,421.75	611.80			136.82	669,755.94
Sterling Fire, Indianapolis, Ind.	(2)	(2)	(2)	(2)	(2)	(2)
Tenonia Fire, Pittsburgh, Pa.	5,798.88	1,497.57	5,418.75	1,797.51	153.55	581,705.32
United States Fire, New York, N. Y.	234,177.35	8,485.29	5,123.67	177,767.64	13,343.32	4,118,540.88
Virginia Fire & Marine, Richmond, Va.	67,285.75	1,162.25	6,500.00	2,990.03	5,164.55	921,108.98
Vulcan, New York, N. Y.	(3)	(2)	(2)	(2)	(2)	(2)
Westchester Fire, New York, N. Y.	246,487.53	6,036.74	108.00	3,418.75	406.74	4,027,013.16
Williamsburgh City Fire, New York, N. Y.	(2)	(2)	(2)	(2)	(2)	(2)
Total.....	16,988,417.58	695,560.90	1,115,651.27	1,584,314.79	6,979,243.66	283,227,379.73
MUTUAL.						
Fitchburg Mutual, Fitchburg, Mass.	5,366.11	455.33	4,928.50	5,132.21	27,409.73	213,769.42
Mutual Fire, Sandy Spring, Md.	14,344.05	1,004.17	1,520.00		719.79	86,053.60
Total.....	19,710.16	1,459.50	6,448.50	5,132.21	28,129.52	299,833.02
LLOYDS ASSOCIATION.						
Subscribers at United States Lloyds, New York, N. Y.	48,694.79	18,712.79		1,703.13	7,091.69	3,267,510.57

\* Withdrawn from District.

† See miscellaneous.



TABLE D.—Expenditures—Showing the nature of the expenditures of domestic joint-stock fire and marine, mutual fire, and Lloyds insurance companies licensed to transact business in the District of Columbia Dec. 31, 1916.

Name and location.	Fire losses.	Marine and inland losses.	Dividends to stockholders.	Commissions.	Salary of officers and clerks.	Rent.
STOCK COMPANIES OTHER THAN DISTRICT AND FOREIGN.						
Actina, Hartford, Conn.	\$5,437,218.72	\$1,437,503.39	\$1,000,000.00	\$2,598,980.72	\$541,736.20	\$55,253.68
Agriultural, Watertown, N. Y.	311,466.53	288,273.11	100,000.00	417,751.82	3,800.00	3,800.00
Allianco, Philadelphia, Pa.	358,535.92	( )	75,000.00	261,241.72	26,545.27	3,838.74
American Automobile, St. Louis, Mo.	1,127,255.29	134,879.44	20,000.00	456,813.15	60,709.16	11,651.88
American Central, St. Louis, Mo.	35,530.53	2,537.86	120,000.00	17,012.92	15,030.13	1,020.00
American Druggists' Fire, Cincinnati, Ohio.	108,503.28	90,017.93	30,000.00	287.86	22,736.24	3,173.34
American Eagle Fire, New York, N. Y.	( )	102,433.65	320,049.00	62,036.08	4,289.99	( )
American and Foreign Marine, New York, N. Y.	2,168,132.44	412,911.26	70,000.00	1,079,020.66	224,877.37	24,003.92
American, Newark, N. J.	1,091,854.85	1,202,013.71	240,000.00	310,307.33	49,301.97	12,653.86
American, Buffalo, N. Y.	324,250.57	287.88	96,000.00	969,697.09	258,132.37	39,255.09
American, Hartford, Conn.	1,111,812.11	28,575.10	83,979.60	517,121.55	46,621.75	5,000.00
Buffalo Fire, Buffalo, N. Y.	94,022.28	285,201.75	17,000.00	48,380.18	82,919.58	7,018.95
Citizens, St. Louis, Mo.	356,436.09	54,013.80	48,000.00	86,247.09	11,629.84	103.95
Commercial Union Fire, New York, N. Y.	545,108.32	19,625.51	20,000.00	106,312.84	31,131.91	885.10
Commonwealth, New York, N. Y.	1,856,292.48	2,595,534.45	50,000.00	274,330.41	64,575.56	7,089.99
Continental, New York, N. Y.	4,451,513.72	92,692.74	200,000.00	808,071.86	208,244.64	25,767.17
Continental, Milwaukee, Wis.	633,917.08	( )	8,000,000.00	1,801,798.46	530,230.31	78,002.74
County Fire, Philadelphia, Pa.	97,130.63	11,580.38	60,000.00	318,585.26	55,835.42	5,330.00
Equitable Fire and Marine, Providence, R. I.	212,295.59	754,596.76	50,000.00	10,332.44	1,833.33	1,000.00
Federal, Jersey City, N. J.	3,352,660.81	92,677.50	140,000.00	186,706.69	12,931.65	2,565.00
Fidelity-Phoenix Fire, New York, N. Y.	2,318,983.91	200.02	500,000.00	1,549,084.28	451,001.17	62,732.37
Fire Association of Philadelphia, Philadelphia, Pa.	2,150,642.51	2,595,534.45	300,000.00	1,041,522.90	210,208.64	29,184.28
Fireman's Fund, San Francisco, Cal.	1,831,778.89	19,802.09	240,000.00	1,806,509.07	202,116.01	94,111.40
Firemen's, Newark, N. J.	281,755.63	19,802.09	270,000.00	1,248,562.29	145,723.65	18,723.46
Franklin Fire, Philadelphia, Pa.	354,078.40	196.77	50,000.00	177,438.84	21,774.53	4,853.45
German Alliance, New York, N. Y.	5,327,715.55	96,313.65	50,000.00	159,771.38	15,915.67	2,500.00
German-American Fire, Baltimore, Md.	1,055,969.65	5,094.75	600,000.00	2,197,856.52	406,292.01	67,249.33
Germania Fire, New York, N. Y.	1,084,414.36	188,017.12	225,000.00	714,490.94	146,194.39	31,677.01
Glens Falls, Glens Falls, N. Y.	1,352,384.67	589,176.14	185,000.00	657,709.83	67,707.27	11,615.60
Granite State Fire, New York, N. Y.	3,000,930.82	84,840.02	377,588.00	1,272,451.10	143,229.68	13,301.88
Granite State Fire, Portsmouth, N. H.	1,160,419.36	614,439.37	20,000.00	570,071.95	31,594.35	3,656.86
Hanover Fire, New York, N. Y.	10,625,641.59	578,046.60	100,000.00	3,905,002.15	92,772.48	20,027.53
Hartford Fire, Hartford, Conn.	10,178,361.27	( )	800,000.00	3,905,002.15	807,997.92	120,210.31
Home, New York, N. Y.	367,458.61	( )	1,320,000.00	3,790,032.58	668,691.48	165,987.07
Humboldt Fire, Pittsburgh, Pa.	( )	( )	35,000.00	246,585.92	46,823.89	3,598.50

Imperial Assurance, New York, N. Y.	227,358.28	3,378,715.71	20,000.00	107,413.92	27,354.35	4,482.45
Insurance Company of North America, Philadelphia, Pa.	3,635,753.29	294,653.42	600,000.00	2,550,022.35	325,216.12	67,638.09
Insurance Company of the State of Pennsylvania, Philadelphia, Pa.	637,338.38	294,653.42	60,041.93	713,383.23	97,811.27	97,811.27
Maryland Motor Car, Wilmington, Del.	100,046.80		16,500.00	64,966.60	22,734.12	2,000.00
Massachusetts Fire & Marine, Boston, Mass.	284,282.51		30,000.00	272,076.39	46,010.32	5,182.53
Mechanics & Traders, New Orleans, La.	312,606.53			120,426.38	4,977.18	3,071.53
Merchants Insurance Company of America, New York, N. Y.	308,465.39		100,000.00	308,723.09	50,691.56	6,507.34
Milwaukee Mechanics, Milwaukee, Wis.	4,701,162.46		487,150.05	102,771.41	13,804.72	13,804.72
National Fire, Hartford, Conn.	1,258,387.40		400,000.00	1,651,926.67	257,802.42	51,745.83
National Union Fire, Pittsburgh, Pa.	605,665.71		90,000.00	374,746.10	135,827.72	15,940.20
New Hampshire Fire, Manchester, N. H.	1,517,613.19		69,632.95	302,439.64	75,131.91	4,998.74
New York Fire, New York, N. Y.	1,798,033.97		135,000.00	642,215.84	90,126.24	7,500.00
North River, New York, N. Y.	881,840.96		250,000.00	825,194.69	272,511.93	50,800.59
Northwestern National, Milwaukee, Wis.	1,441,163.46		50,023.00	582,426.68	120,494.03	15,000.00
Old Colony, Boston, Mass.	270,153.35		150,000.00	753,319.03	106,917.39	11,000.00
Orient, Hartford, Conn.	357,711.97		21,000.00	216,929.41	20,521.82	11,685.25
Pennsylvania Fire, Philadelphia, Pa.	2,382,023.49		225,000.00	810,147.48	91,065.86	12,432.75
Phoenix, Hartford, Conn.	2,818,480.77		750,733.57	1,160,391.36	104,112.12	26,594.82
Providence-Washington, Providence, R. I.	1,580,600.74		120,000.00	1,760,250.58	280,515.14	37,400.30
Queen, New York, N. Y.	2,301,829.57		400,000.00	1,631,650.93	338,111.77	13,537.31
Rhode Island, Providence, R. I.	381,334.87		40,000.00	1,090,211.21	373,811.06	46,003.01
St. Paul Fire & Marine, St. Paul, Minn.	3,559,534.75		250,000.00	2,888,548.15		
Security, New Haven, Conn.	1,333,439.83		80,000.00	2,044,019.30	171,630.01	13,137.50
Springfield Fire & Marine, Springfield, Mass.	3,592,619.58		250,000.00	508,317.99	130,338.53	17,149.37
Standard Fire, Hartford, Conn.	348,075.76		250,000.00	1,386,900.68	372,831.24	35,804.04
Sterling Fire, Indianapolis, Ind.			60,000.00	131,422.65	37,073.94	3,338.50
Teutonia Fire, Pittsburgh, Pa.	298,612.00					
United States Fire, New York, N. Y.	1,772,608.56		19,000.00	142,072.78	29,746.82	3,346.90
Virginia Fire & Marine, Richmond, Va.	1,407,996.09		128,000.00	1,286,297.33	55,445.96	10,645.00
Vulcan, New York, N. Y.			30,000.00	203,458.69	33,795.14	3,100.00
Westchester Fire, New York, N. Y.	2,490,647.38					
Williamsburgh City Fire, New York, N. Y.			200,000.00	901,162.79	142,115.60	30,915.60
Total	109,764,652.25	18,159,039.00	26,747,946.55	52,048,406.71	9,226,297.70	1,449,465.28
Fitchburg Mutual, Fitchburg, Mass.	93,267.96			26,720.72	16,239.90	1,500.00
Mutual Fire, Sandy Spring, Md.	56,655.62			1,804.03	10,615.14	1,525.00
Total	149,923.58			28,524.75	26,855.04	3,025.00
LLOYDS ASSOCIATION.						
Subscribers at United States Lloyds, New York, N. Y.		1,003,997.36	75,000.00	668,976.09	147,743.99	14,411.16

\* Minus.

\* Withdrawn from District.

\* See miscellaneous.

TABLE D.—Expenditures—Showing the nature of the expenditures of domestic joint-stock fire and marine, mutual fire, and Lloyds insurance companies licensed to transact business in the District of Columbia Dec. 31, 1916—Continued.

Name and location.	Repairs, expenses, and taxes on real estate.	All other taxes, licenses, and insurance department fees.	Deposit premiums returned.	Loss on sale or maturity of ledger assets.	All other expenses.	Total expenditures.
STOCK COMPANIES OTHER THAN DISTRICT AND FOREIGN.						
Etna, Hartford, Conn.	\$15,474.97	\$226,019.34	\$3,188.81	\$31,984.10	\$1,117,479.16	\$12,864,938.09
Agricultural, Watertown, N. Y.	1,606.91	64,473.13		2,536.39	206,787.18	1,834,047.82
Alli-ace, Philadelphia, Pa.	( <sup>1</sup> )	38,499.36	70.00	( <sup>1</sup> )	101,378.16	1,153,062.28
Ameri-an Automobile, St. Louis, Mo.		66,895.85	( <sup>1</sup> )	346,590.97	255,245.53	2,490,123.77
American Central, St. Louis, Mo.		8,139.82		24,657.84	122,791.24	1,222,791.24
American Druggists Fire, Cincinnati, Ohio.		7,743.87		13,808.00	986,549.02	1,265,349.47
American Eagle Fire, New York, N. Y.		10,747.87			11,140.54	207,232.41
American & Foreign Marine, New York, N. Y.		144,865.18			470,292.08	4,544,603.37
Ameri-an, Newark, N. J.	11,429.07	34,666.47			170,371.09	1,106,283.24
Automobile, Hartford, Conn.		121,952.32		7,070.80	298,408.04	4,275,228.20
Boston, Boston, Mass.	16,843.93	22,065.09			81,119.47	782,903.29
Buffalo German, Buffalo, N. Y.	27,139.00	48,079.22	631.19		197,721.73	2,079,618.78
Camden Fire, Camden, N. J.	1,729.75	936.06			2,077.62	102,956.04
Columbia, St. Louis, Mo.		17,538.94			10,266.19	453,859.91
Commercial, Jersey City, N. J.		22,469.81			73,673.36	673,919.15
Commercial Unit in Fire, New York, N. Y.	5,109.37	37,933.08		9,791.57	134,716.47	1,882,748.57
Comm. nwealth, New York, N. Y.	3.59	155,838.57		111,412.94	394,926.46	3,840,183.22
Connecticut Fire, Hartford, Conn.	58,033.91	302,965.11		124,504.00	1,587,154.38	17,026,895.57
Continental, New York, N. Y.		46,583.77			207,220.31	1,327,531.84
Concordia Fire, Milwaukee, Wis.	2,332.08	17,310.20	4,635.80	4,801.41	138,609.47	278,046.32
County Fire, Philadelphia, Pa.	3,808.84	3,738.25			30,513.69	484,230.09
Equitable Fire & Marine, Providence, R. I.		70,895.62		112.70	69,756.92	1,804,969.72
Federal, Jersey City, N. J.	7,339.82	237,080.28		60,792.00	1,230,041.68	7,594,435.94
Fidelity-Phoenix Fire, New York, N. Y.	15,030.48	171,053.20	52,945.41	5,723.93	615,997.02	4,900,965.59
Fire Association of Philadelphia, Philadelphia, Pa.	21,485.39	248,170.07		69,264.75	1,081,401.48	8,530,036.06
Fireman's Fund, San Francisco, Cal.	73,180.23	108,027.16			3,705,857.08	7,316,962.76
Firemen's, Newark, N. J.	1,500.90	9,983.04	26,289.87	2,054.00	4,201.65	661,654.20
Franklin Fire, Philadelphia, Pa.		24,818.32		410.00	8,454.68	639,171.21
German Alliance, New York, N. Y.		8,669.24			20,912.02	234,926.54
German-American Fire, Baltimore, Md.	1,315.55	268,482.64		31,603.83	1,278,060.74	10,536,004.39
German-American, New York, N. Y.	124,430.64	115,001.90		55,724.38	1,039,359.54	4,010,531.20
Germania Fire, New York, N. Y.	31,118.62	70,838.93	20,028.10	220,635.05	75,611.78	3,303,312.24
Girard Fire & Marine, Philadelphia, Pa.		30,139.93			360,350.02	2,979,565.35
Glens Falls, Glens Falls, N. Y.	19,631.41	76,898.19		42.55	245,915.64	6,301,154.61
Globe & Rutgers Fire, New York, N. Y.	2,334.73	124,127.71		7,106.81	719,062.57	719,062.57
Granite State Fire, New York, N. Y.	1,391.94	21,985.66			377,149.01	2,523,946.66
Hanover Fire, New York, N. Y.	52,396.39	83,562.62		32,707.30		

Hartford Fire, Hartford, Conn.	25,946.21	812,222.05		35,800.46	2,181,799.54	19,923,002.69
Home, New York, N. Y.		627,394.16		5,877.50	1,900,033.11	19,235,083.77
Industrial Fire, Hingham, Pa.	4,907.35	22,677.85			81,630.24	812,942.37
Insurance Co. of New York, N. Y.		19,176.24			31,506.49	433,291.73
Insurance Company of North America, Philadelphia, Pa.	29,585.11	367,476.51		17,143.50	1,526,330.06	12,533,463.33
Insurance Company of the State of Pennsylvania, Philadelphia, Pa.	29,270.35	79,385.44		14,923.10	216,754.40	2,592,809.90
Maryland M. & C. Car, Wilmington, Del.		9,918.60			26,238.04	242,404.16
Massachusetts Fire & Marine, Boston, Mass.		19,668.29			57,740.92	941,973.61
Mechanics & Traders, New Orleans, La.	1,153.74	30,119.05		12,461.76	159,374.12	1,023,757.43
Mercantile Insurance Company of America, New York, N. Y.		24,749.22		13,221.96	81,375.11	2,113,162.51
Milwaukee Mechanics, Milwaukee, Wis.	369.90	79,215.50			326,884.69	9,130,128.23
National Fire, Hartford, Conn.	31,951.89	308,975.49			1,551,473.22	2,433,185.07
National Fire, Newark, N. J.	1,064.08	100,051.20		1,271.37	131,898.01	2,383,310.03
Newark Fire, Newark, N. J.	8,283.28	42,431.31		43.75	327,175.97	2,897,631.20
New Hampshire Fire, Manchester, N. H.	8,816.32	99,330.11			31,861.10	1,975,196.15
Niagara Fire, New York, N. Y.		142,900.20			33,822.79	3,133,553.92
North River, New York, N. Y.		27,962.79			473,179.74	3,793,639.90
Northwestern National, Milwaukee, Wis.		27,900.00		2,800.00	219,455.41	2,092,727.86
Old Colony, Boston, Mass.	9,874.07	91,055.75			526,733.49	4,016,643.64
Orient, Hartford, Conn.	8,047.83	137,012.82		33,530.51	17,046.00	734,467.93
Pennsylvania Fire, Philadelphia, Pa.	3,552.96	36,890.16			107,599.20	6,083,896.06
Peoples Fire, Hartford, Conn.	12,892.87	237,874.71		8,029.42	713,000.81	4,597,488.24
Providence Fire, Providence, R. I.	6,218.39	135,312.13		50,000.00	431,275.50	5,491,408.91
Providence-Washington, Providence, R. I.	4,264.23	167,973.40		1,931.60	573,032.55	774,081.65
Queen, New York, N. Y.		32,045.44			31,533.19	8,746,023.25
Rh. de Island, Providence, R. I.	7,265.35	218,107.54		3,917.10	716,349.90	2,612,557.62
Security, New Haven, Conn.	3,418.90	104,471.34			415,223.66	6,910,268.61
Springfield Fire & Marine, Springfield, Mass.	6,996.47	204,831.50			1,090,083.10	721,627.80
Standard Fire, Hartford, Conn.		29,921.12		272.83	108,503.00	( <sup>2</sup> )
Sterling Fire, Indianapolis, Ind.	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )
Tenonia Fire, Pittsburgh, Pa.	2,877.41	12,716.46			53,010.73	567,413.19
United States Fire, New York, N. Y.	3,260.24	118,527.27		55,051.78	200,591.78	3,729,188.30
Virginia Fire & Marine, Richmond, Va.	3,185.82	31,436.92			69,115.69	782,088.35
Vulcan, New York, N. Y.	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )
Westchester Fire, New York, N. Y.	91.45	145,185.87		67,450.25	544,467.33	4,535,280.42
Williamsburgh City Fire, New York, N. Y.	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )
Total.....	708,303.14	8,203,832.64	173,889.85	1,555,478.24	32,641,930.63	255,380,264.90
MUTUAL.						
Fitchburg Mutual, Fitchburg, Mass.	3,050.58	4,485.05	47,836.81	1,078.13	53,853.82	249,232.97
Mutual Fire, Sandy Spring, Md.	177.15				2,802.10	73,915.47
Total.....	3,227.73	4,482.48	47,836.81	1,078.13	55,655.92	323,148.44
LLOYDS ASSOCIATION.						
Subscribers at United States Lloyds, New York, N. Y.		61,270.43			138,478.97	2,709,878.00

\* Miscellaneous.

\* Withdrawn from District.

TABLE E.—Showing the total risks in force, risks written, and premiums charged thereon, and the aggregate premiums charged by domestic joint-stock fire and marine, mutual fire, and Lloyds insurance companies licensed to transact business in the District of Columbia Dec. 31, 1916.

Name and location.	STOCK COMPANIES OTHER THAN DISTRICT AND FOREIGN.					
	Fire risks in force Dec. 31, 1915.	Premiums. Dec. 31, 1915.	Marine and inland risks in force Dec. 31, 1915.	Premiums.	Fire risks written during the year.	Premiums. Marine and inland risks written during the year.
<i>Alma, Hartford, Conn.</i> ..... N. Y.	\$1,940,427,461.00	\$21,214,717.30	\$82,503,563.00	\$1,715,777.46	\$1,372,888,406.00	\$14,363,561.02
<i>Agricultural, Hartford, Conn.</i> ..... N. Y.	510,094,300.00	4,733,867.00	13,835,630.00	314,242.41	327,496,310.00	3,035,111.32
<i>Alliance, Philadelphia, Pa.</i> ..... N. Y.	129,480,708.00	1,339,491.87	13,835,630.00	(1)	1,283,406.33	104,003,448.00
<i>Automobile, St. Louis, Mo.</i> ..... N. Y.	780,649,847.00	7,850,968.23	2,739,630.00	61,627.53	551,626,505.00	5,633,113.08
<i>American Central, St. Louis, Mo.</i> ..... N. Y.	16,593,853.00	172,782.24	133,030.00	3,991.69	19,066,594.00	3,749,248.00
<i>American Drugists' Fire, Cincinnati, Ohio.</i> ..... N. Y.	53,074,891.00	511,789.24	38,968,373.00	189,406.30	283,760,027.00	2,600,448.22
<i>American Eagle Fire, New York, N. Y.</i> ..... N. Y.	1,126,001,331.00	11,109,248.87	8,313,693.00	175,708.02	641,686,772.00	6,375,687.75
<i>American &amp; Foreign Marine, New York, N. Y.</i> ..... N. Y.	1,131,584.90	131,584.90	23,240,831.00	539,403.33	93,877,645.00	22,827,757.00
<i>American, Newark, N. J.</i> ..... N. Y.	572,931,146.00	4,080,069.75	44,240,433.00	1,249,337.29	394,467,241.00	3,686,966.55
<i>Automobile, Hartford, Conn.</i> ..... N. Y.	152,967,710.00	1,810,377.40	21,240,433.00	(1)	102,087,024.00	1,007,556.00
<i>Boston, Boston, Mass.</i> ..... N. Y.	181,274,380.00	3,608,180.51	8-0, 3-4 00	15,307.72	396,975,911.00	3,121,986.67
<i>Buffalo German, Buffalo, N. Y.</i> ..... N. Y.	358,962,918.00	2,034,703.93	32,903,549.00	621,826.44	227,821,755.00	2,118,906.46
<i>Camden Fire, Camden, N. J.</i> ..... N. Y.	103,941,690.00	1,391,944.97	32,903,549.00	(1)	21,039,704.00	1,044,409.91
<i>Central, St. Louis, Mo.</i> ..... N. Y.	140,007,022.00	2,389,745.61	(1)	(1)	241,332,830.00	2,131,412.79
<i>Commercial Union Fire, New York, N. Y.</i> ..... N. Y.	417,381,002.00	9,090,149.13	(1)	(1)	337,308,722.00	2,131,412.79
<i>Commonwealth, New York, N. Y.</i> ..... N. Y.	893,383,141.00	2,814,207.75	10,054,433.00	239,062.71	1,006,102,366.00	11,905,878.70
<i>Continental, New York, N. Y.</i> ..... N. Y.	2,121,809,619.00	3,001,738.14	(1)	(1)	2,056,294.97	15,210,343.00
<i>Concordia Fire, Milwaukee, Wis.</i> ..... N. Y.	292,171,206.00	736,339.79	(1)	(1)	757,715,941.00	730,454.00
<i>County Fire, Philadelphia, Pa.</i> ..... N. Y.	207,766,885.00	2,024,354.06	(1)	(1)	205,380,047.00	1,906,045.77
<i>Equitable Fire &amp; Marine, Providence, R. I.</i> ..... N. Y.	(1)	16,550,101.35	236,628,057.00	2,069,114.54	1,013,673,640.00	8,505,033.00
<i>Federal, Jersey City, N. J.</i> ..... N. Y.	1,632,360,414.00	10,878,208.16	8,657,346.00	2,019,949.28	9,835,009.40	8,905,005,999.00
<i>Fidelity-Phoenix Fire, New York, N. Y.</i> ..... N. Y.	978,567,214.00	10,368,434.41	160,695,930.00	3,479,006.65	7,536,839.30	18,643,880.00
<i>Fire Association of Philadelphia, Philadelphia, Pa.</i> ..... N. Y.	878,206,715.00	6,933,454.31	(1)	(1)	614,647,453.00	1,465,278.00
<i>Fremont's, New York, N. Y.</i> ..... N. Y.	694,377,374.00	2,672,871.00	(1)	(1)	734,700,617.00	6,035,575.88
<i>Franklin, New York, N. Y.</i> ..... N. Y.	264,181,917.00	4,677,070.55	145,972.00	2,991.02	3,122,710.57	1,581,011,855.00
<i>Franklin Fire, Philadelphia, Pa.</i> ..... N. Y.	406,883,876.00	593,872.44	(1)	(1)	381,661,048.00	7,415,685.00
<i>German Alliance, New York, N. Y.</i> ..... N. Y.	72,075,716.00	22,730,447.48	2,072,024.00	55,035.01	3,556,317.12	1,867,339.00
<i>German American Fire, Baltimore, Md.</i> ..... N. Y.	2,491,327,324.00	8,045,383.21	(1)	(1)	322,431.82	16,903,738.80
<i>German Fire, New York, N. Y.</i> ..... N. Y.	2,901,963,495.00	2,409,224.49	13,102,954.00	248,633.44	480,357,100.00	17,773,055.00
<i>Glad Fire &amp; Marine, Philadelphia, Pa.</i> ..... N. Y.	636,833,148.00	7,688,428.28	2,179,045.03	450,361.70	437,047,544.00	4,794,573.97
<i>Globe &amp; Rutgers Fire, New York, N. Y.</i> ..... N. Y.	335,635,641.00	1,391,434.89	(1)	(1)	388,793,006.00	1,259,922.28
<i>Granite State Fire, Portsmouth, N. H.</i> ..... N. Y.	3,513,545,463.00	35,125,027.87	42,375,917.00	918,900.74	385,497,967.00	3,709,034.97
<i>Hanover Fire, New York, N. Y.</i> ..... N. Y.	(1)	35,125,027.87	42,375,917.00	(1)	240,675,839.00	26,915,113.00
<i>Hartford Fire, Hartford, Conn.</i> ..... N. Y.	3,063,271,466.00	35,377,153.00	55,432,903.00	982,839.00	2,033,983,833.00	28,828,402.00
<i>Home, New York, N. Y.</i> ..... N. Y.	(1)	(1)	(1)	(1)	16,709,010.00	978,911,811.00

Humboldt Fire, Pittsburgh, Pa.....	209,326,000.00	2,103,636.64			134,572,781.00	1,360,432.36
Imperial Assurance, New York, N. Y.....	110,543,186.00	928,343.92			106,870,073.00	1,038,069.11
Insurance Co. of North America, Philadelphia, Pa.....	1,396,546,000.00	14,707,153.66			1,381,838,846.34	10,453,195.45
Insurance Co. of the State of Pennsylvania, Philadelphia, Pa.....	1,396,640,800.00	4,285,377.07			1,392,355,427.00	51,777,534.00
Maryland Motor Car, Wilmington, Del.....	7,236,390.00	179,455.61			7,056,934.39	3,330,335.56
Massachusetts Fire & Marine, Boston, Mass.....	97,317,320.00	944,328.45			96,373,000.00	634,370.40
Mechanics & Traders, New Orleans, La.....	166,888,901.00	1,647,293.47			165,241,607.53	1,339,384.80
Mercantile Insurance Co. of America, New York, N. Y.....	186,838,979.00	1,585,978.61			185,252,920.39	1,546,913.94
Milwaukee Mechanics, Milwaukee, Wis.....	521,570,428.00	5,267,378.81			516,303,050.19	2,586,948.66
National Fire, Hartford, Conn.....	2,288,337,693.00	22,325,830.31			2,266,011,861.70	15,793,701.31
National Union Fire, Pittsburgh, Pa.....	594,024,695.00	6,706,214.86			587,318,476.14	4,707,703.13
Newark Fire, Newark, N. J.....	232,739,763.00	2,363,603.76			230,375,162.24	1,922,920.43
New Hampshire Fire, Manchester, N. H.....	613,410,465.00	6,288,202.82			607,122,262.18	4,297,124.57
Niagara Fire, New York, N. Y.....	817,811,069.00	8,164,945.89			809,646,123.31	5,830,838.98
North River, New York, N. Y.....	418,728,245.00	4,410,077.18			414,318,167.82	3,894,533.02
Northwestern National, Milwaukee, Wis.....	824,229,242.00	7,221,024.24			817,008,217.76	3,961,381.37
Old Colony, Boston, Mass.....	127,971,439.00	1,261,761.26			126,709,677.74	97,678,283.00
Orient, Hartford, Conn.....	385,888,438.00	3,768,175.01			382,120,262.99	2,932,738.18
Pennsylvania Fire, Philadelphia, Pa.....	82,937,015.00	8,231,629.67			80,705,385.33	5,781,503.50
Peoples National Fire, Philadelphia, Pa.....	132,444,988.00	1,638,028.53			130,806,959.47	1,231,778.91
Phoenix, Hartford, Conn.....	1,328,961,594.00	13,097,024.94			1,315,864,569.06	9,054,903.74
Providence Washington, Providence, R. I.....	931,642,663.00	6,121,994.23			925,520,674.81	4,407,454.93
Queen, New York, N. Y.....	931,642,663.00	9,354,974.15			922,287,700.00	6,892,790.97
Rhode Island, Providence, R. I.....	195,997,633.00	1,773,292.74			194,224,340.26	1,938,974.68
St. Paul Fire & Marine, St. Paul, Minn.....	931,199,270.00	10,726,585.02			920,472,685.00	8,164,935.20
Springfield Fire & Marine, Springfield, Mass.....	533,438,981.00	5,577,975.89			527,860,005.11	4,037,338.40
Standard Fire, Hartford, Conn.....	1,249,841,880.00	12,965,690.70			1,236,876,189.31	10,475,485.57
Starling Fire, Indianapolis, Ind.....	155,701,299.00	1,411,512.76			154,289,776.24	1,015,171.90
Tuoluma Fire, Indianapolis, Ind.....	(1)	(1)			(1)	(1)
United States Fire, New York, N. Y.....	144,282,621.00	1,463,962.14			142,818,658.86	877,800.73
United States Fire, New York, N. Y.....	789,837,067.00	8,103,707.79			781,733,360.21	6,552,722.97
Virginia Fire & Marine, Richmond, Va.....	122,066,369.00	1,738,631.48			120,327,727.52	1,238,773.82
Westchester Fire, New York, N. Y.....	(1)	(1)			(1)	(1)
Westchester Fire, New York, N. Y.....	(1)	(1)			(1)	(1)
Williamsburgh City Fire, New York, N. Y.....	806,317,550.00	8,576,117.16			797,741,432.84	7,004,482.78
Total.....	46,160,499,010.00	439,976,810.26	1,158,477,721.00		46,160,499,010.00	14,380,737,405.00
MUTUAL.						
Fitchburg Mutual, Fitchburg, Mass.....	27,552,044.00	354,915.85			27,197,128.15	257,612.95
Mutual Fire, Sandy Spring, Md.....	17,831,833.50				17,831,833.50	69,376.98
Total.....	45,483,927.50	354,915.85			45,028,961.65	327,989.93
LLOYDS ASSOCIATION.						
Subscribers at United States Lloyds, New York, N. Y.....			78,777,931.00	1,332,413.10		1,436,927,095.00

\* Withdrawn from District.

† See miscellaneous.

TABLE E.—Showing the total risks in force, risks written, and premiums charged thereon, and the aggregate premiums charged by domestic joint-stock fire and marine, mutual fire, and Lloyds insurance companies licensed to transact business in the District of Columbia Dec. 31, 1916—Continued.

Name and location.		Premiums.	Total fire risks.	Total premiums.	Total marine and inland risks.	Total premiums.	Deduct expirations and cancellations fire.	Premiums.
STOCK COMPANIES OTHER THAN DISTRICT AND FOREIGN.								
Etna, Hartford, Conn.		\$0,980,134.22	\$3,393,315,957.00	\$95,478,278.72	\$1,146,942,082.00	\$8,995,911.68	\$1,178,968,654.00	\$12,954,318.93
Agricultural, Watertown, N. Y.		778,721.30	255,067,834.00	2,622,898.20	119,859,078.00	1,092,963.71	292,469,300.00	2,781,182.33
Alliance, Philadelphia, Pa.		373,127.95	1,238,276,352.00	13,488,081.31	33,783,472.00	434,755.48	98,754,113.00	1,691,069.29
American Automobile, St. Louis, Mo.		96,931.69	33,500,449.00	3,172,271.46	3,682,278.00	100,955.68	530,375,796.00	5,376,176.53
American Central, St. Louis, Mo.		1,805,321.22	1,768,618,123.00	17,484,036.62	2,117,103,170.00	1,994,787.52	16,555,869.00	170,155.09
American Fire, New York, N. Y.		349,587.81	110,795,701.00	1,091,877.34	145,606,594.00	1,525,265.85	16,555,869.00	170,155.09
American Fire, New York, N. Y.		1,404,304.01	927,430,955.00	8,676,066.30	391,049,870.00	1,937,707.34	76,147,111.00	675,311.90
American Fire, New York, N. Y.		4,037,522.78	291,681,494.00	2,823,913.40	12,060,512.00	3,266,858.07	586,196,892.00	5,815,094.27
American and Foreign Marine, New York, N. Y.		106,593.35	683,788,445.00	6,400,476.58	2,600,941.00	108,503.25	20,289,319.00	2,675,005.78
American, Newark, N. J.		683,467.72	413,763,445.00	4,153,910.39	101,218,741.00	1,305,207.16	245,556,935.00	2,611,518.74
Automobile, Hartford, Conn.		302,253.90	658,713,832.00	2,556,414.88	23,406,174.00	302,253.90	97,579,025.00	955,781.10
Boston, Boston, Mass.		111,387.77	1,430,697,913.00	14,451,248.25	12,014,708.00	111,387.77	343,634,076.00	1,801,723.58
Buffalo German, Buffalo, N. Y.		495,983.87	3,441,058,680.00	32,729,086.54	25,294,776.00	735,046.58	488,111,135.00	5,166,586.94
Camden Fire, Camden, N. J.		106,593.35	488,363,572.00	5,058,035.11	1,467,304.83	1,467,304.83	1,160,410,831.00	10,948,541.23
Chesapeake, St. Louis, Mo.		106,593.35	151,874,277.00	1,467,304.83	8,595,073.00	1,467,304.83	5,377,392.00	5,377,392.00
Columbia, Jersey City, N. J.		683,467.72	413,763,445.00	4,153,910.39	101,218,741.00	1,305,207.16	159,106,110.00	1,524,180.52
Commercial Union Fire, New York, N. Y.		302,253.90	658,713,832.00	2,556,414.88	23,406,174.00	302,253.90	97,579,025.00	955,781.10
Connecticut Fire, Hartford, Conn.		111,387.77	1,430,697,913.00	14,451,248.25	12,014,708.00	111,387.77	343,634,076.00	1,801,723.58
Continental, New York, N. Y.		495,983.87	3,441,058,680.00	32,729,086.54	25,294,776.00	735,046.58	488,111,135.00	5,166,586.94
Concordia Fire, Milwaukee, Wis.		106,593.35	151,874,277.00	1,467,304.83	8,595,073.00	1,467,304.83	5,377,392.00	5,377,392.00
County Fire, Philadelphia, Pa.		100,231.97	411,086,932.00	4,021,042.83	8,595,073.00	100,231.97	159,106,110.00	1,524,180.52
Eutaw Fire, Philadelphia, Pa.		38,697.10	892,546,934.00	8,233,857.57	7,041,311.00	161,308.95	304,189,293.00	3,462,594.54
Federal, Jersey City, N. J.		302,253.90	658,713,832.00	2,556,414.88	23,406,174.00	302,253.90	97,579,025.00	955,781.10
Fidelity-Phenix Fire, New York, N. Y.		409,106.05	1,653,329,288.00	16,973,935.25	14,707,836.00	15,903,306.25	530,375,796.00	5,376,176.53
Fire Association of Philadelphia, Philadelphia, Pa.		12,400,269.58	1,227,677,491.00	14,973,935.25	14,707,836.00	15,903,306.25	530,375,796.00	5,376,176.53
Fireman's Fund, San Francisco, Cal.		106,593.35	151,874,277.00	1,467,304.83	8,595,073.00	1,467,304.83	5,377,392.00	5,377,392.00
German American, New York, N. Y.		38,697.10	892,546,934.00	8,233,857.57	7,041,311.00	161,308.95	304,189,293.00	3,462,594.54
German American, Baltimore, Md.		446,041.68	4,309,104,726.00	39,334,186.28	19,845,679.00	501,066.69	1,643,461,941.00	15,998,278.83
Germania Fire, New York, N. Y.		143,474.31	1,340,882,427.00	12,899,057.18	5,897,081.00	143,474.31	439,738,485.00	4,393,154.55
Gilard Fire & Marine, Philadelphia, Pa.		875,574.88	1,045,942,747.00	9,405,834.42	66,377,200.00	1,124,248.32	157,699,279.00	1,512,092.93
Globe & Rutgers Fire, New York, N. Y.		3,416,516.05	1,385,518,057.00	17,722,110.30	314,636,478.00	3,416,516.05	771,370,881.00	3,361,184.41
Granite State Fire, Portsmouth, N. H.		213,046.22	214,341,553.00	2,797,798.96	16,793,010.00	2,797,798.96	81,481,956.00	991,281.57
Harvester Fire, New York, N. Y.		213,046.22	991,281,952.00	9,918,486.24	31,437,007.00	9,918,486.24	344,839,728.00	3,352,834.16
Hartford Fire, Hartford, Conn.		1,925,740.62	6,301,203,319.00	61,403,149.07	635,344,714.00	2,908,576.62	2,329,839,977.00	25,003,301.07
Humboldt Fire, Pittsburgh, Pa.		1,925,740.62	343,898,781.00	3,463,089.00	101,218,741.00	1,305,207.16	119,096,901.00	1,212,623.23

## REPORT OF THE DEPARTMENT OF INSURANCE.

Imperial Assurance, New York, N. Y.	217,022,259.00	1,906,433.07	1,677,911,628.00	11,306,293.54	87,356,088.00	876,760.13
Insurance Co. of North America, Philadelphia, Pa.	2,413,423,328.00	23,160,319.11	1,677,911,628.00	11,306,293.54	898,255,546.00	8,758,110.81
Insurance Co. of the State of Pennsylvania, Philadelphia, Pa.	717,126,755.00	8,587,755.56	66,819,063.00	1,293,280.53	313,072,824.00	3,548,727.92
Marine and Mercantile Insurance Co. of Wilmington, Del.	20,001,091.00	428,811.47			11,502,023.00	395,327.63
Massachusetts Fire & Marine Insurance Co., Boston, Mass.	161,064,427.00	1,578,707.55	124,456,353.00	1,329,007.17	50,789,787.00	598,073.53
Mechanics and Traders' Fire Insurance Co., New Orleans, La.	204,002,816.00	2,088,078.36			120,382,118.00	1,201,345.87
Mercantile Insurance Co. of America, New York, N. Y.	560,212.77	370,067,625.00	41,484,287.00	560,212.77	158,500,593.00	1,353,113.07
Mechanics and Traders' Fire Insurance Co., New York, N. Y.	31,065.03	816,307,049.00	1,802,408.00	31,065.03	270,121,806.00	2,819,856.61
National Fire, Hartford, Conn.	93,900.81	3,024,489,754.00	20,181,929.00	188,028.53	1,409,548,422.00	13,700,196.06
National Fire, Pittsburgh, Pa.		11,422,911,005.00	17,952,990.00		304,712,155.00	4,500,096.24
North American Fire, New York, N. Y.	365,077.40	1,065,690,715.00	13,744,711.00	450,605.90	167,076,276.00	1,714,740.67
North Hampshire Fire, Manchester, N. H.	269,076.38	1,016,695,151.00	22,308,984.00	377,356.42	354,800,600.00	4,018,189.31
North River, New York, N. Y.	235,881.31	916,829,028.00	40,571,554.00	210,852.87	501,709,155.00	5,385,173.37
Northwestern National, Milwaukee, Wis.	184,487.60	1,212,069,000.00	33,222,970.00	248,476.58	381,184,438.00	3,721,323.17
Old Colony, Boston, Mass.	519,166.91	1,212,069,000.00	57,034,321.00	798,246.16	255,433,794.00	3,710,252.14
Old Colony, Boston, Mass.	387,273.55	683,944,705.00	32,512,267.00	593,539.29	85,118,786.00	824,339.14
Orient, Hartford, Conn.		1,450,006,055.00	14,021,137.26		245,553,206.00	2,603,934.42
Pennsylvania Fire, Philadelphia, Pa.		268,818,644.00	9,867,877.44		570,417,312.00	5,457,427.11
Phoenix National Fire, Wilmington, Del.	659,975.42	288,818,681.00	57,431,674.00	650,975.42	107,202,127.00	1,129,519.85
Phoenix, Hartford, Conn.	3,894,270.81	1,686,965,069.00	10,129,140.16	502,265,118.00	858,694,345.00	8,428,475.43
Providence Washington, Providence, R. I.	1,782,278.38	1,686,965,069.00	544,716,488.00	2,401,006.76	434,502,621.00	4,300,172.48
Queen, New York, N. Y.		415,684,818.00	3,715,267.42		601,808,145.00	6,308,405.32
Rhode Island, Providence, R. I.		1,696,567,985.00	18,801,520.28	1,377,563,435.00	193,701,207.00	1,438,465.33
St. Paul Fire & Marine, St. Paul, Minn.	7,661,894.38	1,696,567,985.00	45,791,915.00	8,726,130.79	582,410,626.00	7,555,023.76
Security, New Haven, Conn.		1,928,000,191.00			335,914,296.00	3,803,928.46
Springfield Fire & Marine, Springfield, Mass.	3,031.42	2,244,025,306.00	23,441,174.33	3,631.42	831,917,668.00	9,280,784.53
Standard Fire, Hartford, Conn.		265,587,668.00	2,126,684.06		103,000,503.00	980,803.66
Standard Fire, Indianapolis, Ind.				( <sup>a</sup> )		( <sup>a</sup> )
Sterling Fire, Indianapolis, Ind.				( <sup>a</sup> )		( <sup>a</sup> )
Tuolonia Fire, Pittsburgh, Pa.		212,766,009.00	2,341,822.87		88,781,662.00	901,003.85
United States Fire, New York, N. Y.	713,558.53	1,134,663,602.00	14,666,400.76	737,207.08	604,025,185.00	6,238,771.92
Virginia Fire & Marine, Richmond, Va.		218,059,950.00	2,907,423.30		87,578,609.00	1,158,419.02
Vulcan, New York, N. Y.				( <sup>a</sup> )		( <sup>a</sup> )
Westchester Fire, New York, N. Y.		1,576,175,975.00	15,580,599.94	145,878.18	572,286,713.00	6,026,636.16
Williamsburgh City Fire, New York, N. Y.				( <sup>a</sup> )		( <sup>a</sup> )
Total.....	77,190,311.84	80,241,472,335.00	833,521,380.42	15,559,215,196.00	29,708,900,785.00	309,223,462.68
MUTUAL.						
Fitchburg Mutual, Fitchburg, Mass.		47,201,054.00	612,528.80			228,084.35

Withdrawn from District.

<sup>1</sup> See miscellaneous.

**MUTUAL.**

LLOYDS ASSOCIATION.

Subscribers at United States Lloyds, New York, N. Y.

Total.....

**Mutual Fire, Sandy Spring, Md...**

Total.



TABLE E.—Showing the total risks in force, risks written, and premiums charged by domestic joint-stock fire and marine, mutual fire, and Lloyds insurance companies, licensed to transact business, in the District of Columbia Dec. 31, 1916—Continued.

Name and location.	STOCK COMPANIES OTHER THAN DISTRICT AND FOREIGN.						Deduct amount in-sured, fire.
	Deduct ex- plications and cancellations, marine and inland.	Premiums.	Fire risks in force at end of year.	Premiums.	Marine and inland risks in force at end of year.	Premiums.	
Etna, Hartford, Conn.	1,046,312, 438.00	6,610,503.76	2,154,347,303.00	22,023,959.39	100,029,654.00	2,085,407.92	279,401,974.00
Albany, Hartford, Conn.	545,715,500.00		545,715,500.00	4,978,708.00			101,251,800.00
Albany, Hartford, Conn.	99,063,964.00	711,406.86	156,252,741.00	1,592,381.91	20,765,114.00	381,556.85	29,204,263.00
American Automobile, Pa.		(1)	(1)	(1)		(1)	(1)
American Central, St. Louis, Mo.	20,676,299.00	200,064.39	807,500,926.00	7,912,501.78	13,107,173.00	234,690.89	458,476,803.00
American Druggists Fire, (Cincinnati, Ohio.	685,234.00	19,474.83	262,087,897.00	2,498,959.56	2,997,044.00	81,480.85	2,887,009.00
American Eagle Fire, New York, N. Y.	2,072,851,894.00	1,755,646.54	1,182,421,231.00	11,669,237.35	2,997,044.00	81,480.85	210,680,994.00
American & Foreign Marine, New York, N. Y.	16,926,432.00	2,269,237.15	85,757,453.00	768,308.79	44,251,276.00	239,140.99	151,808,294.00
American Newark, N. J.	90,476,116.00	1,105,704.66	605,813,630.00	5,002,943.09	14,212,998.00	256,038.70	19,641,570.00
Automobile, Hartford, Conn.	334,972,336.00	3,743,196.14	190,351,998.00	4,830,182.06	50,077,534.00	1,523,661.93	154,796,200.00
Boston, Boston, Mass.	9,024,124.00	70,945.82	122,469,310.00	4,032,770.40	2,336,388.00	26,647.43	23,995,371.00
Buffalo German, Buffalo, N. Y.	859,436.00	14,733.81	174,206,340.00	1,339,061.65	7,711.00	31,475.23	56,365,762.00
Camden Fire, Camden, N. J.	70,003,394.00	909,781.48	163,527,101.00	1,640,033.78	34,215,347.00	386,513.68	149,386,709.00
Columbia, Jersey City, N. J.	10,486,978.00	105,527.05	315,049,796.00	2,638,734.82	12,919,106.00	196,726.85	33,249,499.00
Commonwealth, New York, N. Y.	10,282,776.00	83,899.85	942,582,778.00	9,287,661.31	12,919,106.00	196,726.85	81,847,106.00
Connecticut Fire, Hartford, Conn.	7,107,175.00	338,704.61	2,252,575,316.00	21,781,545.31	1,731,932.00	27,487.92	195,175,957.00
Continental, New York, N. Y.			318,952,741.00	3,223,064.81	18,097,601.00	396,341.97	237,834,837.00
Concordia Fire, Milwaukee, Wis.			100,902,885.00	938,368.73			68,430,527.00
County Fire, Philadelphia, Pa.	6,035,813.00	56,269.47	251,978,822.00	2,496,853.28	2,449,220.00	43,962.50	66,088,904.00
Equitable Fire & Marine, Providence, R. I.	2,809,699,223.00	7,998,271.30	1,701,789,496.00	17,899,899.54	261,934,864.00	2,359,777.37	196,469,402.00
Federal, Jersey City, N. J.	12,652,252.00	297,113.91	1,025,484,734.00	9,971,917.06	14,066,973.00	322,941.42	208,806,735.00
Fidelity-Phenix Fire, New York, N. Y.	1,465,278.00	4,402.63	903,419,120.00	10,794,083.32			98,220,219.00
Fire Association of Philadelphia, Philadelphia, Pa.	1,533,897,922.00	11,696,808.57	915,293,103.00	8,843,319.72	207,849,883.00	4,242,497.66	154,263,161.00
Fireman's Fund, San Francisco, Cal.			928,357,573.00	3,464,104.00	5,674,953.00	134,666.00	146,875,103.00
Fireman's, Newark, N. J.	1,740,732.00	28,642.95	260,913,792.00	4,770,783.13	1,266,957.00	28,803.79	424,089,717.00
Franklin Fire, Philadelphia, Pa.	717,354.00	12,824.35	2,602,918,780.00	23,435,302.45			10,562,813.00
German Alliance, New York, N. Y.	7,885,551.00	187,276.35	290,771,944.00	2,197,285.81	11,900,128.00	313,120.34	630,101,298.00
German American, New York, N. Y.	504,758.00	8,922.27	901,083,912.00	8,115.46	5,392,285.00	134,532.04	12,864,638.00
Girard Fire & Marine, Philadelphia, Pa.			689,831,095.00	6,045,710.01	22,305,040.00	487,105.02	107,594,147.00
Glens Falls, Glens Falls, N. Y.	44,431,100.00	637,083.30	833,147,174.00	9,689,631.92	32,988,618.00	916,867.81	128,934,846.00
Globe & Rutgers Fire, New York, N. Y.	291,947,860.00	2,990,009.94	153,840,594.00	1,799,518.09			34,331,001.00
Granite State Fire, Portsmouth, N. H.			631,400,223.00	6,291,732.08	8,900,727.00	142,034.65	131,185,836.00
Hanover Fire, New York, N. Y.	7,799,283.00	91,571.57	3,767,914,129.00	36,876,846.30	111,970,843.00	1,238,728.46	519,531,825.00
Hartford Fire, Hartford, Conn.	204,483,124.00	2,109,171.82					

Home, New York, N. Y.	978,206,650.00	1,494,971.62	3,371,400,346.00	37,315,236.00	57,138,664.00	1,413,605.00	825,563,711.00
Humboldt Fire, Pittsburgh, Pa.			224,801,880.00	2,251,465.77			224,801,880.00
Imperial Assurance, New York, N. Y.			129,666,191.00	1,119,632.95			129,666,191.00
Insurance Co. of North America, Philadelphia, Pa.	1,517,124,882.00	8,977,668.78	1,585,179,922.00	16,402,207.30	130,780,746.00	2,328,024.76	290,037,100.00
Insurance Co. of the State of Pennsylvania, Philadelphia, Pa.	47,498,094.00	798,021.98	458,523,920.00	4,939,031.64	19,320,960.00	496,258.55	128,692,546.00
Maryland Motor Car, Wilmington, Del.			10,588,971.00	234,884.81			127,650.00
Massachusetts Fire & Marine, Boston, Mass.	99,844,309.00	873,408.98	101,874,610.00	1,990,634.59	24,612,644.00	455,598.19	17,648,990.00
Mechanics & Traders, New Orleans, La.			184,880,068.00	1,785,522.53			70,684,174.00
Mercantile Insurance Co. of America, New York, N. Y.	17,337,242.00	143,310.46	211,503,062.00	1,785,522.53	24,612,644.00	416,932.31	55,380,983.00
Milwaukee Mechanics, Milwaukee, Wis.	285,487.00	5,708.10	546,435,000.00	5,431,701.86	5,507,111.00	26,236.93	64,700,732.00
National Fire, Hartford, Conn.	14,966,978.00	113,193.77	2,341,891,620.00	29,322,302.81	5,214,951.00	74,834.76	688,464,493.00
National Union Fire, Pittsburgh, Pa.			328,520,000.00	6,916,856.75			198,354,396.00
Newark Fire, Newark, N. J.	5,411,940.00	180,108.02	672,280,165.00	2,371,783.52	8,332,771.00	270,407.88	61,924,504.00
New Hampshire Fire, Manchester, N. H.			672,280,165.00	6,337,138.08			104,804,430.00
Niagara Fire, New York, N. Y.	14,415,008.00	301,362.63	593,166,298.00	8,630,631.57	7,893,887.00	175,983.79	152,460,373.00
North River, New York, N. Y.	36,839,922.00	192,572.18	535,638,888.00	5,174,034.49	4,111,632.00	48,280.65	181,421,360.00
Northwestern National, Milwaukee, Wis.	27,005,201.00	102,507.60	857,535,304.00	7,472,733.46	6,127,706.00	78,876.89	87,777,386.00
Old Colony, Boston, Mass.	48,370,709.00	483,146.43	146,498,478.00	1,407,111.35	9,363,612.00	255,069.73	36,535,424.00
Orient, Hartford, Conn.	16,487,921.00	265,318.54	435,391,309.00	4,118,979.57	16,024,346.00	298,220.75	101,450,967.00
Pennsylvania Fire, Philadelphia, Pa.			886,578,741.00	8,563,706.12			134,304,166.00
Peoples National Fire, Philadelphia, Pa.			101,016,517.00	1,728,287.59			75,821,598.00
Provident, Hartford, Conn.	44,787,317.00	413,721.12	1,428,424,336.00	13,723,493.25	12,644,337.00	237,254.30	228,886,555.00
Provident, New York, N. Y.	523,539,676.00	3,481,628.40	632,062,448.00	6,229,316.68	38,723,442.00	920,456.96	139,980,587.00
Rhode Island, Providence, R. I.	489,707,297.00	1,658,949.70	1,019,228,932.00	10,168,936.61	55,069,191.00	742,057.06	142,705,152.00
Rhode Island, Providence, R. I.			252,283,321.00	2,273,802.09			97,682,076.00
St. Paul Fire & Marine, St. Paul, Minn.	1,043,619,906.00	7,402,948.12	1,024,153,357.00	11,536,496.52	93,943,526.00	1,323,182.67	104,486,064.00
Security, New Haven, Conn.		3,570.92	592,094,895.00	5,781,365.83			128,839,677.00
Springfield Fire & Marine, Springfield, Mass.	45,784,815.00		1,402,087,638.00	14,160,391.80	7,100.00	60.50	247,467,718.00
Standard Fire, Hartford, Conn.			162,488,165.00	1,445,871.00			41,965,411.00
Sterling Fire, Indianapolis, Ind.		( <sup>2</sup> )		( <sup>2</sup> )		( <sup>2</sup> )	
Teutonia Fire, Pittsburgh, Pa.	158,500,487.00	580,997.46	143,984,347.00	1,440,819.02			28,607,988.00
United States Fire, New York, N. Y.			830,068,177.00	8,397,718.84	18,339,477.00	156,208.62	213,226,743.00
Virginia Fire & Marine, Richmond, Va.			130,521,341.00	1,839,006.28			21,273,286.00
Vulcan, New York, N. Y.		( <sup>2</sup> )		( <sup>2</sup> )			
Westchester Fire, New York, N. Y.	9,953,724.00	86,222.10	1,003,887,262.00	9,553,963.78	6,733,193.00	60,656.08	231,575,066.00
Williamsburgh City Fire, New York, N. Y.		( <sup>2</sup> )		( <sup>2</sup> )		( <sup>2</sup> )	
Total	13,933,800,035.00	69,502,272.65	50,532,571,610.00	494,297,923.74	1,905,409,091.00	26,857,732.34	10,576,608,804.00
MUTUAL.							
Fitchburg Mutual, Fitchburg, Mass.			30,057,660.00	384,441.45			10,271,004.00
Mutual Fire, Sandy Spring, Md.			18,352,933.50	69,123.21			163,796.50
Total			48,410,602.50	453,564.66			10,464,800.50
LOYDS ASSOCIATION.							
Subscribers at United States Lloyds, New York, N. Y.	1,401,805,909.00	5,783,445.18			113,899,137.00	1,730,179.68	

\* Withdrawn from District.

† See miscellaneous.

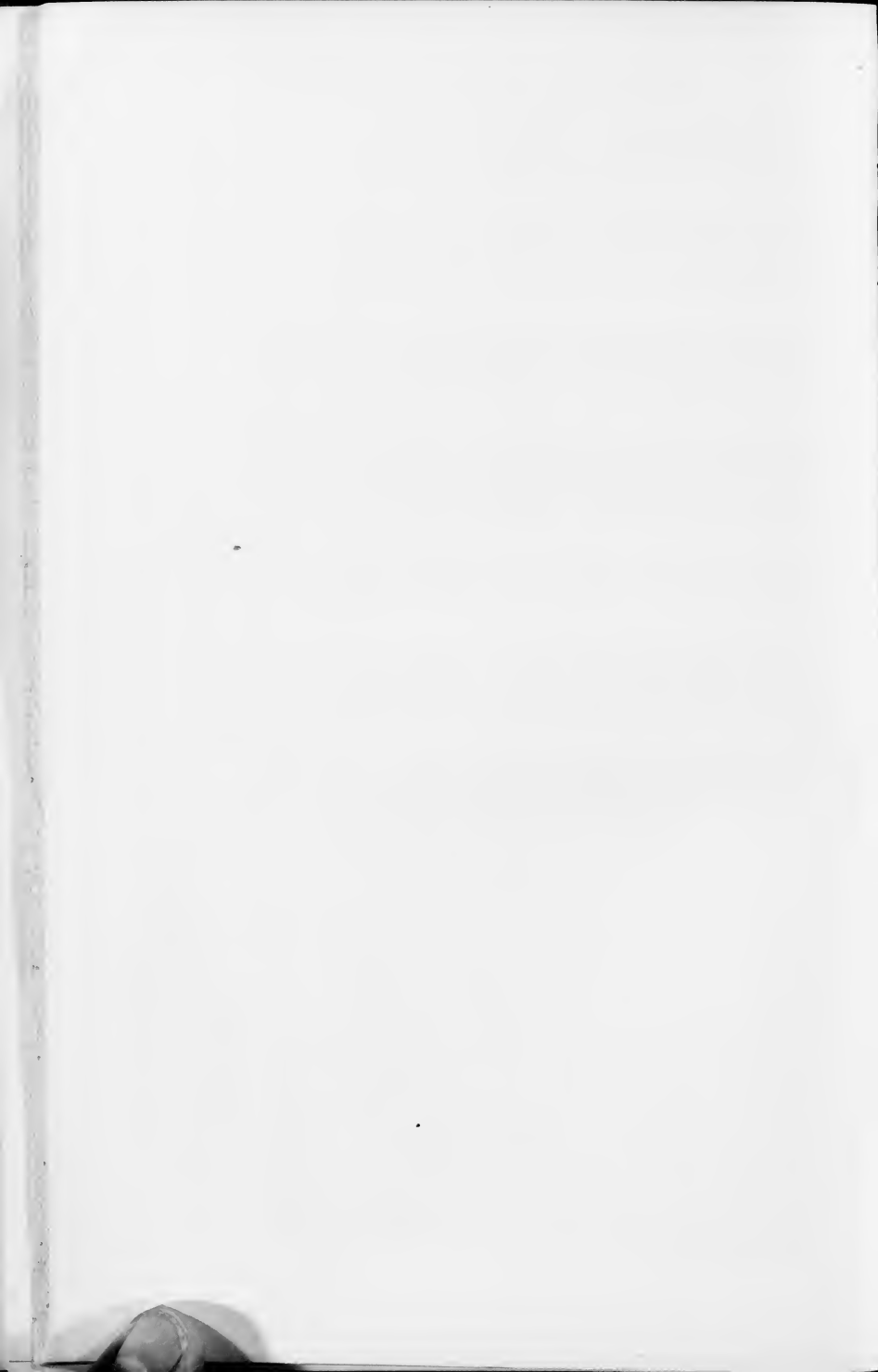
TABLE E.—Showing the total risks in force, risks written, and the aggregate premiums charged by domestic joint-stock fire, and marine, mutual fire, and Lloyd's insurance companies, licensed to transact business in the District of Columbia Dec. 31, 1916.—Continued.

Name and location.	Premiums.	Deduct amount reinsured, marine and inland.	Premiums.	Net amount in force, fire.	Premiums.	Net amount in force, marine and inland.	Premiums.
STOCK COMPANIES OTHER THAN DISTRICT AND FOREIGN.							
Etna, Hartford, Conn.	\$2,586,354.71	\$30,049,420.00	\$869,430.19	\$1,874,945,329.00	\$20,037,004.68	\$70,580,234.00	\$1,215,977.73
Agricultural, Watertown, N. Y.	1,015,319.00			441,400,700.00	3,063,477.00		
Alliance, Philadelphia, Pa.	1,325,048.08	3,889,131.00	108,076.46	127,048,478.00	1,267,780.23	16,575,963.00	273,480.39
American Automobile, St. Louis, Mo.	4,515,968.84	4,854,029.00	(1)	(1)	(1)	(1)	(1)
American Fire, St. Louis, Mo.	34,987.51		74,031.69	349,023,822.00	3,396,003.94	8,153,144.00	160,050.20
American Druggists' Fire, Cincinnati, Ohio.	2,023,938.67			16,157,371.00	473,020.89		
American Fire, New York, N. Y.	1,493,364.13	17,470,818.00	65,312.59	1,030,552,937.00	10,175,873.22	591,050.00	16,108.26
American & Foreign Marine, New York, N. Y.	1,122,890.00	3,402,823.00	94,033.43	66,115,883.00	595,818.78	26,780,458.00	144,506.65
Automobile, Newark, N. J.	1,309,921.00	46,940.26	46,940.26	451,017,370.00	4,169,137.47	51,638,227.00	251,543.25
Automobile, Boston, Mass.	1,309,332.02	3,195,063.00	109,366.77	106,575,027.00	1,580,550.04	50,882,469.00	1,354,295.16
Buffalo German, Buffalo, N. Y.	586,350.89	67,173.00	620.41	336,284,448.00	3,465,810.51	2,069,215.00	26,027.02
Camden Fire, Camden, N. J.	1,322,457.83	1,693,003.00	30,944.94	24,619,831.00	216,933.82	88,598.00	990.31
Columbia, Jersey City, N. J.	333,368.00	8,633,979.00	64,328.29	130,277,002.00	1,247,365.78	25,561,368.00	330,957.39
Commonwealth, New York, N. Y.	643,234.97	2,583,321.00	43,361.04	233,232,690.00	1,995,199.89	10,353,075.00	153,365.81
Connecticut Fire, Hartford, Conn.	1,696,742.98			777,406,321.00	7,890,338.33	1,231,032.00	27,487.92
Continental, New York, N. Y.	2,144,879.06	6,413,555.00	140,891.25	1,994,759,223.00	19,505,065.65	11,084,045.00	255,450.72
Concordia Fire, Milwaukee, Wis.	73,128.91			2,497,523.00	2,497,523.00		
County Fire, Philadelphia, Pa.	627,153.75	1,505,005.00	20,113.59	31,813,881.00	311,914.98		
Equitable Fire & Marine, Providence, R. I.	1,897,007.77	116,814,113.00	1,133,162.56	58,509,420.00	599,445.51	943,315.00	14,848.91
Federal, Jersey City, N. J.	2,124,825.08	3,920,401.00	82,925.90	1,551,922,701.00	15,775,943.86	145,290,431.00	1,226,014.81
Fidelity-Phenix Fire, New York, N. Y.	1,023,394.90			927,204,515.00	8,948,552.07	10,746,312.00	240,015.52
Fire Association of Philadelphia, Philadelphia, Pa.	1,644,037.06	58,317,062.00	1,557,583.92	8,941,859,939.00	9,150,945.75	149,492,821.00	2,084,913.74
Fireman's, Newark, N. J.	1,512,037.06			708,418,000.00	7,291,282.06		
Franklin Fire, Philadelphia, Pa.	3,821,104.71	1,173,244.00	27,153.16	72,920,192.00	554,033.00	4,914,214.00	120,003.00
German Alliance, New York, N. Y.	107,027.75	760,739.00	14,063.00	104,267,838.00	959,688.42	123,716.00	1,708.03
German American Fire, Baltimore, Md.	4,713,663.51	1,330,707.00	34,441.33	61,917,305.00	476,087.71		
Germania Fire, New York, N. Y.	1,197,005.58	544,238.00	10,542.65	2,035,482,487.00	18,022,583.94	10,020,421.00	278,073.01
Grand Fire & Marine, Philadelphia, Pa.	1,355,664.64			788,262,002.00	7,252,371.15	4,848,003.00	456,965.29
Globe & Rutgers Fire, New York, N. Y.	1,946,746.82	1,311,734.00	30,199.73	525,306,948.00	5,098,063.19	20,994,305.00	916,807.81
Grange State Fire, New York, N. Y.	1,771,943.26			684,212,328.00	1,883,574.05	32,688,618.00	124,008.39
Grange State Fire, Portsmouth, N. H.	1,286,409.96			517,214,387.00	5,008,322.12	8,748,327.00	139,550.88
Harford Fire, Hartford, Conn.	4,421,527.35	17,242,700.00	312,559.43	3,248,382,304.00	32,453,318.95	94,728,074.00	926,369.03
Home New York, N. Y.	6,977,715.00	10,453,554.00	287,727.00	3,145,806,635.00	30,337,524.00	46,083,310.00	1,125,878.00
Humboldt Fire, Pittsburgh, Pa.	472,542.00			183,223,613.00	1,778,923.77		

[illegible]

Withdrawn from District.

<sup>1</sup> See miscellaneous.



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## ABSTRACTS.

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COMPILED FROM ANNUAL STATEMENTS OF DISTRICT OF COLUMBIA  
FIRE INSURANCE COMPANIES, SHOWING THEIR FINANCIAL  
CONDITION ON DECEMBER 31, 1916.

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# ARLINGTON FIRE INSURANCE CO., OF THE DISTRICT OF COLUMBIA.

[Located at No. 203 Westory Building. Incorporated, 1872; commenced business, 1872. William P. King, president; W. D. Ellett, secretary.]

## CAPITAL.

Capital stock paid in cash.....	\$200,000.00	
Amount of ledger assets Dec. 31 of previous year.....		\$318,015.72

## INCOME.

Gross premiums (fire).....		11,711.86
Deduct gross amount paid for:		
Reinsurance (fire).....	26,559.66	
Return premiums (fire).....	3,612.46	
		30,172.12
Total premiums (other than perpetuals).....		18,460.26
Interest on mortgage loans.....	5,707.91	
Interest on bonds and dividends on stocks.....	2,881.79	
Interest from other sources.....	508.18	
Rents, including company's occupancy of its own buildings.....	1,095.12	
		10,193.00
Total interest and rents.....		271.73
From other sources, viz, office furniture sold.....		34,970.74
Profit on sale or maturity of ledger assets.....		2,500.00
Borrowed money.....		
Total net income.....		29,475.21
Total.....		347,490.93

## DISBURSEMENTS.

Gross amount paid for losses (fire).....	\$22,853.21	
Deduct amount received for reinsurance, fire.....	2,027.96	
Net amount paid for losses.....		20,825.25
Expenses of adjustment and settlement of losses.....		449.00
Commission or brokerage.....		1,558.21
Salaries, fees, and other charges of officers, directors, trustees, agents, and home office employees.....		1,581.01
Rents, including company's occupancy of its own buildings.....		200.00
Advertising, printing, and stationery.....		102.93
Postage, telegrams, telephone, and express.....		125.25
Legal expenses.....		696.85
Underwriters' boards and tariff associations.....		204.87
Repairs and expenses on real estate.....		1,354.57
Taxes on real estate.....		152.09
State taxes on premiums.....		221.89
Insurance department licenses and fees.....		10.00
All other licenses, fees, and taxes.....		458.22
Other disbursements, viz:		
Traveling expenses.....		28.90
Auditor's fees.....		50.00
Office supplies.....		323.77
Commission on sale of No. 3206 P Street NW.....		105.00
Interest and dividends to stockholders.....		3,600.00
Borrowed money.....		56,500.00
Interest on borrowed money.....		295.08
Total disbursements.....		88,238.99
Balance.....		259,251.94

## LEDGER ASSETS.

Book value of real estate.....	17,991.34
Mortgage loans on real estate.....	94,171.38
Book value of bonds and stocks (schedule D).....	129,700.63
Cash in office.....	650.42
Deposits in trust companies and banks on interest.....	4,171.70
Agents' balances, representing business written prior to Oct. 1, 1916.....	13,216.89
Total ledger assets.....	259,251.94

## NONLEDGER ASSETS.

Interest due and accrued on mortgages.....	\$1,455.18
Interest due and accrued on bonds.....	2,166.66
Total.....	3,621.84
Market value of bonds and stocks over book value.....	496.87
Gross assets.....	263,370.65

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, 1916.....	13,216.89
Book value of ledger assets over market value, viz, real estate.....	1,491.34
Total.....	14,708.23
Total admitted assets.....	248,662.42

## LIABILITIES.

Losses adjusted and unpaid, due and not due .....	\$1,034.03	
Losses in process of adjustment, or in suspense .....	341.95	
Losses resisted .....	2,200.00	
Total claims for losses .....	3,575.98	
Deduct reinsurance .....	1,475.16	
Net amount of unpaid losses .....		\$2,100.82
All other liabilities, viz, estimated expenses accrued and unpaid .....		876.96
Total liabilities, except capital stock .....		29,977.78
Cash capital .....	200,000.00	
Surplus over all liabilities .....	45,684.64	
Surplus to policyholders .....		245,684.64
Total .....		248,662.42

## BUSINESS IN THE DISTRICT OF COLUMBIA DURING THE YEAR.

Gross risks written .....	\$686,984.00
Less \$50,870 risks canceled and \$90,580 reinsurance in companies authorized in District of Columbia .....	141,450.00
Net risks written .....	545,534.00
Gross premiums received .....	5,834.40
Less \$710.69 returned premiums, and \$1,026.98 premiums for reinsurance in companies authorized in District of Columbia .....	1,737.67
Net premiums received .....	4,093.73
Net losses paid .....	1,283.35

## CORCORAN FIRE INSURANCE CO. OF THE DISTRICT OF COLUMBIA.

[Located at No. 604 Eleventh Street NW. Incorporated, 1873; commenced business, 1873. William E. Edmonston, president; Louis R. Peak, secretary.]

## CAPITAL.

Capital stock paid in cash .....	\$100,000.00
Amount of ledger assets Dec. 31 of previous year .....	\$281,598.45

## INCOME.

Gross premiums (fire) .....	18,206.11
Deduct gross amount paid for:	
Reinsurance, fire .....	\$2,576.39
Return premiums, fire .....	773.54
Total premiums (other than perpetuals) .....	14,856.18
Interest on mortgage loans .....	10,354.68
Interest from other sources .....	48.27
Rents, including company's occupancy of its own buildings .....	7,849.95
Total interest and rents .....	18,252.90
Total income .....	33,109.08
Total .....	314,707.53

## DISBURSEMENTS.

Gross amount paid for losses (fire) .....	2,148.73
Deduct amount received for reinsurance, fire .....	5.11
Net amount paid for losses .....	2,143.62
Commissions or brokerage .....	2,649.52
Salaries, fees, and other charges of officers, directors, trustees, agents, and home office employees .....	6,871.00
Rents, including company's occupancy of its own buildings .....	900.00
Advertising, printing, and stationery .....	117.11
Postage, telegrams, telephone, and express .....	200.15
Underwriters' boards and tariff associations .....	413.35
Repairs and expenses on real estate .....	200.85
Taxes on real estate .....	630.00
Insurance department licenses and fees .....	296.02
All other licenses, fees, and taxes .....	177.12
Sundries .....	553.29
Interest and dividends to stockholders .....	10,000.00
Agents' balances charged off .....	68.75
Total disbursements .....	25,281.18
Balance .....	289,426.35



## LEDGER ASSETS.

Book value of real estate.....	\$68,966.61
Mortgage loans on real estate.....	209,475.00
Cash in office.....	2,519.64
Deposits in trust companies and banks not on interest.....	7,295.99
Agents' balances, representing business written subsequent to Oct. 1, 1916.....	738.34
Agents' balances, representing business written prior to Oct. 1, 1916.....	430.77
Total ledger assets.....	289,426.35

## NONLEDGER ASSETS.

Interest due and accrued on mortgages.....	4,974.58
Gross assets.....	294,400.93

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, 1916.....	430.77
Total admitted assets.....	293,970.16

## LIABILITIES.

Losses adjusted and unpaid, due and not due.....	492.00
Unearned premiums on fire risks.....	22,076.77
State, county, and municipal taxes due or accrued.....	579.40
Commissions, brokerage, and other charges due or to become due to agents and brokers.....	194.44
Total liabilities, except capital stock.....	23,342.61
Cash capital.....	\$100,000.00
Surplus over all liabilities.....	170,627.55
Surplus to policyholders.....	270,627.55
Total.....	293,970.16

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force Dec. 31, 1916.....	\$10,282,495.68	\$46,996.62
Written during the year.....	3,755,268.27	18,206.11
Total.....	14,037,763.95	65,202.73
Expired and terminated.....	3,629,854.52	15,341.30
In force at end of the year.....	10,407,909.43	49,861.43
Deduct amount reinsured.....	952,698.77	7,270.51
Net amount in force.....	9,415,210.66	42,590.92

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Terms and year written.	Amount covered.	Gross premiums charged, less reinsurance.	Fraction unearned.	Amount of premium unearned.
One year less, 1916.....	\$628,677.55	\$2,807.58	One-half.....	\$1,403.79
Three years, 1914.....	2,021,461.72	7,063.95	One-sixth.....	1,182.33
1915.....	2,438,249.19	11,272.97	Five-sixths.....	5,636.49
1916.....	2,315,027.62	10,567.79	One-eighth.....	8,806.49
Five years, 1912.....	462,720.84	2,322.27	One-tenth.....	232.23
1913.....	487,515.36	2,386.33	Three-tenths.....	715.90
1914.....	523,383.36	2,646.72	One-half.....	1,323.36
1915.....	259,691.68	1,636.46	Seven-tenths.....	1,145.52
1916.....	254,733.34	1,672.40	Nine-tenths.....	1,505.16
Over five years.....	5,800.00	75.60	Pro rata.....	16.65
Advance premiums.....	17,550.00	108.85		108.85
Total.....	9,415,210.66	42,590.92		22,076.77

## BUSINESS IN THE DISTRICT OF COLUMBIA DURING THE YEAR.

Gross risks written (fire).....	\$3,755,268.27
Less \$245,012 risks canceled, and \$377,790.62 reinsurance in companies authorized in District of Columbia.....	622,802.62
Net risks written.....	3,132,465.65
Gross premiums received.....	18,206.11
Less \$773.54 returned premiums and \$2,576.39 premiums for reinsurance in companies authorized in District of Columbia.....	3,349.93
Net premiums received.....	14,856.18
Losses paid (deducting salvage).....	2,148.73
Less losses on risks reinsured in companies authorized in District of Columbia.....	5.11
Net losses paid.....	2,143.62
Losses incurred.....	2,200.62
Net losses incurred.....	2,200.62

## FIREMEN'S INSURANCE CO. OF THE DISTRICT OF COLUMBIA.

[Located at Seventh Street and Louisiana Avenue NW., Washington, D. C. Incorporated, 1837; commenced business, 1837. Allan E. Walker, president; William M. Hoffman, secretary.]

## CAPITAL.

Capital stock paid in cash.....	\$200,000.00
Amount of ledger assets, Dec. 31, of previous year.....	\$344,571.55

## INCOME.

Gross premiums, fire.....	80,704.78
Deduct gross amount paid for:	
Reinsurance, fire.....	6,687.85
Return premiums, fire.....	11,189.55
	17,877.40
Total premiums (other than perpetuals).....	62,827.38
Interest on mortgage loans.....	12,914.73
Interest on collateral loans.....	2.52
Interest on bonds and dividends on stocks.....	1,802.72
Interest from other sources.....	15.19
Rents—including company's occupancy of its own buildings.....	3,718.00
Total interest and rents.....	18,593.16
Profit on sale or maturity of ledger assets.....	88.75
Total income.....	81,509.29
Total.....	426,080.84

## DISBURSEMENTS.

Gross amount paid for losses (fire).....	19,102.97
Deduct amount received for:	
Salvage, fire.....	173.46
Reinsurance, fire.....	2,338.72
	2,512.18
Net amount paid for losses.....	16,590.79
Expenses of adjustment and settlement of losses.....	291.77
Commissions or brokerage.....	17,774.90
Allowances to local agencies for miscellaneous agency expenses.....	25.00
Salaries, fees, and other charges of officers, directors, trustees, agents, and home-office employees.....	8,875.16
Rents—including company's occupancy of its own buildings.....	2,000.00
Advertising, printing, and stationery.....	252.10
Postage, telegrams, telephone, and express.....	222.94
Legal expenses.....	129.50
Furniture and fixtures.....	134.81
Maps, including corrections.....	101.50
Underwriters' boards and tariff associations.....	1,167.54
Fire department, fire patrol and salvage corps assessments, fees, taxes, and expenses.....	1,130.53
Repairs and expenses on real estate.....	1,713.68
Taxes on real estate.....	681.00
State taxes on premiums.....	452.49
Insurance department licenses and fees.....	155.08
All other expenses, fees, and taxes.....	715.50
Borrowed money repaid.....	5,000.00
Interest on borrowed money.....	148.33
Lighting—Miscellaneous.....	334.53
Interest and dividends to stockholders.....	12,000.00
Loss on sale or maturity of ledger assets.....	330.00
Total disbursements.....	70,437.15
Balance.....	355,643.69

## LEDGER ASSETS.

Book value of real estate.....	\$75,000.00
Mortgage loans on real estate.....	229,215.00
Book value of bonds and stocks (Schedule D).....	29,602.50
Cash in office.....	2,468.09
Deposits in trust companies and banks not on interest.....	9,203.44
Agents' balances, representing business written subsequent to Oct. 1, 1916.....	9,184.10
Agents' balances, representing business written prior to Oct. 1, 1916.....	940.56
<b>Total ledger assets.....</b>	<b>355,643.69</b>

## NONLEDGER ASSETS.

Interest due and accrued on mortgages.....	\$3,571.17
Interest due and accrued on bonds.....	485.00
Rents due and accrued on company's property.....	105.00
<b>Total.....</b>	<b>4,161.17</b>
<b>Market value of bonds and stocks over book value.....</b>	<b>147.50</b>
<b>Gross assets.....</b>	<b>359,952.36</b>

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, 1916.....	940.56
<b>Total admitted assets.....</b>	<b>359,011.80</b>

## LIABILITIES.

Losses in process of adjustment, or in suspense.....	2,800.00
Deduct reinsurance.....	112.00
<b>Net amount of unpaid losses.....</b>	<b>2,688.00</b>
Unearned premiums on fire risks.....	68,785.08
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	82.00
State, county, and municipal taxes due or accrued, estimated.....	1,556.55
Commissions, brokerage, and other charges due or to become due to agents and brokers.....	650.00
<b>Total liabilities, except capital stock.....</b>	<b>73,761.63</b>
Cash capital.....	\$200,000.00
Surplus over all liabilities.....	85,250.17
<b>Surplus to policyholders.....</b>	<b>285,250.17</b>
<b>Total.....</b>	<b>359,011.80</b>

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force Dec. 31, 1915.....	\$23,805,810.00	\$129,691.77
Written during the year.....	12,714,489.00	80,704.78
<b>Total.....</b>	<b>36,520,299.00</b>	<b>210,396.55</b>
Expired and terminated.....	11,781,544.00	66,885.04
<b>In force at end of the year.....</b>	<b>24,738,755.00</b>	<b>143,511.51</b>
Deduct amount reinsured.....	2,084,073.00	15,155.04
<b>Net amount in force.....</b>	<b>22,651,682.00</b>	<b>128,356.47</b>

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Term and year written.	Amount covered.	Gross premiums charged, less reinsurance.	Fraction unearned.	Amount of premium unearned.
One year or less.....1917..	\$4,321,291.00	\$31,995.88	One-half.....	\$15,997.94
Two years.....1917..	4,900.00	52.27	One-fourth.....	13.07
.....1918..			Three-fourths.....	
Three years.....1917..	3,854,203.00	16,510.48	One-sixth.....	2,751.75
.....1918..	4,374,359.00	21,535.66	One-half.....	10,707.83
.....1919..	4,848,013.00	26,724.07	Five-sixths.....	22,270.06
Four years.....1917..	11,750.00	73.97	One-eighth.....	9.25
.....1918..	13,300.00	82.96	Three-eighths.....	31.11
.....1919..			Five-eighths.....	
.....1920..			Seven-eighths.....	
Five years.....1917..	900,942.00	4,517.92	One-tenth.....	451.79
.....1918..	1,191,719.00	6,240.88	Three-tenths.....	1,872.26
.....1919..	1,210,445.00	6,387.36	One-half.....	3,193.68
.....1920..	974,400.00	6,925.91	Seven-tenths.....	4,848.14
.....1921..	946,300.00	7,309.11	Nine-tenths.....	6,578.20
Over five years.....			Pro rata.....	
<b>Total.....</b>	<b>22,651,682.00</b>	<b>128,356.47</b>		<b>68,785.08</b>

## BUSINESS IN THE DISTRICT OF COLUMBIA DURING THE YEAR.

Gross risks written (fire).....	\$8,634,623.00
Less \$998,967 risks cancelled, and \$772,109 reinsurance in companies authorized in District of Columbia.....	1,771,076.00
Net risks written.....	6,863,547.00
Gross premiums received.....	43,112.84
Less \$3,961.41 returned premiums, and \$5,899.94 premiums for reinsurance in companies authorized in District of Columbia.....	9,861.35
Net premiums received.....	33,251.49
Losses paid (deducting salvage).....	8,546.21
Less losses on risks reinsured in companies authorized in District of Columbia.....	1,672.82
Net losses paid.....	6,873.39
Losses incurred.....	8,594.76
Less losses on risks reinsured in companies authorized in District of Columbia.....	1,784.82
Net losses incurred.....	6,809.94

## FIRST NATIONAL FIRE INSURANCE CO. OF THE DISTRICT OF COLUMBIA.

[Located at No. 800 Southern Building, Washington, D. C. Incorporated, 1912; commenced business, 1912.  
Robert J. Wynne, president; John E. Smith, secretary.]

## CAPITAL.

Capital stock paid in cash.....	\$911,305.00
Amount of ledger assets, Dec. 31, of previous year.....	\$1,810,249.08
Decrease of paid-up capital during year.....	1,197.50
Surplus paid in by stockholders.....	4,440.25
Extended at.....	1,813,491.83

## INCOME.

	Fire.	Marine and inland.	
Gross premiums.....	\$1,141,616.70	\$1,684.14	
Deduct gross amount paid for:			
Reinsurance (fire).....	\$190,038.06		
Return premiums (fire).....	307,392.89		
	497,430.95		
Total premiums (other than perpetuals).....	644,185.75	1,684.14	645,869.89
Interest on mortgage loans.....		5,030.75	
Interest on bonds and dividends on stocks.....		50,215.89	
Interest from other sources.....		2,660.55	
Rents, including company's occupancy of its own buildings.....		123,677.32	
Total interest and rents.....			181,584.51
From other sources, viz:			
Commercial Fire Insurance.....			709.69
Borrowed money (gross).....			30,000.00
Agent's balances previously charged off.....			108.24
Profit on sale or maturity of ledger assets.....			6,015.47
Total income.....			864,287.80
Total.....			2,677,779.63

## DISBURSEMENTS.

Gross amount paid for losses (fire).....	\$634,313.52
Deduct amount received for:	
Salvage.....	\$4,960.06
Reinsurance (fire).....	158,885.23
Discount (fire).....	376.56
	164,221.85
Net amount paid for losses.....	470,091.67
Expenses of adjustment and settlement of losses.....	15,983.01
Commissions or brokerage.....	145,493.22
Allowances to local agencies for miscellaneous agency expenses.....	376.33
Salaries and expenses of special and general agents.....	23,234.62
Salaries, fees, and other charges of officers, directors, trustees, agents, and home-office employees.....	39,833.11
Rents—including company's occupancy of its own buildings.....	4,134.00
Advertising, printing, and stationery.....	12,330.19
Postage, telegrams, telephone, and express.....	6,103.60
Legal expenses.....	1,672.31
Furniture and fixtures.....	365.65

Maps, including corrections .....		\$2,897.72
Underwriters' boards and tariff associations .....		7,033.27
Fire department, fire patrol, and salvage corps, assessments, fees, taxes, and expenses .....		2,011.37
Inspections and surveys .....		2,657.13
Repairs and expenses on real estate .....		31,201.42
Taxes on real estate .....		17,420.73
State taxes on premiums .....		15,168.94
Insurance department licenses and fees .....		4,349.42
All other licenses, fees, and taxes .....		6,417.27
Other disbursements, viz:		
Interest on mortgages on real estate owned .....	\$66,250.00	
Advanced on brokerage business .....	333.68	
Interest on bills payable .....	258.34	
Expenses on investments .....	653.07	
Expenses, capital stock .....	16,856.75	
Miscellaneous underwriting expense .....	8,861.62	
		93,213.46
Borrowed money repaid (gross) .....		30,000.00
Agents' balances charged off .....		206.63
Loss on sale or maturity of ledger assets .....		4,307.50
Decrease in book value of ledger assets (real estate) .....		15,000.00
Total disbursements .....		951,502.57
Balance .....		<u>1,726,277.06</u>

## LEDGER ASSETS.

Book value of real estate .....	493,203.21
Mortgage loans on real estate .....	91,050.00
Book value of bonds and stocks .....	824,624.73
Cash in office .....	2,368.35
Deposits in trust companies and banks on interest .....	82,531.87
Agents' balances, representing business written subsequent to Oct. 1, 1916 .....	193,728.88
Agents' balances, representing business written prior to Oct. 1, 1916 .....	13,277.09
Bills receivable taken for fire risks .....	12,156.61
Other ledger assets, viz:	
Due from Carusi and Dudley, trustees .....	435.65
Deposited in underwriters boards (Philadelphia) .....	100.00
Due from manager Southern Building .....	7,762.12
Due from Southern Surety Co. on bond .....	576.40
Reinsurance recoveries receivable .....	4,462.15
Total ledger assets .....	<u>1,726,277.06</u>

## NONLEDGER ASSETS.

Interest due and accrued on mortgages .....	1,953.52
Interest due and accrued on bonds .....	7,131.36
Interest due and accrued on other assets .....	141.39
Rents due and accrued on company's property .....	15,904.55
Total .....	25,130.82
Market value of real estate over book value .....	296.77
Market value of bonds and stocks over book value .....	7,125.27
Gross assets .....	<u>1,789,829.92</u>

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, 1916 .....	13,279.09
Bills receivable, past due, taken for marine, inland, and fire risks .....	12,156.61
Amount due from Carusi and Dudley, trustees .....	435.65
Due from Southern Surety Co., in excess of face of bond .....	76.40
Due from Anchor Fire Insurance Co. (disputed) .....	1,174.46
Rents past due (collection doubtful) .....	729.75
Market value specials in excess of corresponding liabilities .....	1,983.13
Total .....	29,833.09
Total admitted assets .....	<u>1,728,996.83</u>

## LIABILITIES.

Losses adjusted and unpaid, due and not due .....	28,955.98
Losses in process of adjustment, or in suspense .....	113,874.00
Losses resisted .....	25,755.00
Total claims for losses .....	168,584.98
Deduct reinsurance .....	29,587.00
Net amount of unpaid losses .....	138,997.98
Unearned premiums at 50 per cent on fire risks running one year or less .....	255,528.12
Unearned premiums pro rate on fire risks running more than one year .....	239,686.32
Unearned premiums at 50 per cent on inland navigation risks .....	842.07
Total unearned premiums as computed above .....	<u>496,056.51</u>

Interest due or accrued on mortgages on real estate owned.....	\$6,666.66
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	2,965.82
State, county, and municipal taxes due or accrued.....	10,000.00
Accrued taxes on real estate owned.....	8,724.64
Unpaid expenses on real estate owned.....	1,702.04
Due Commercial Fire Insurance Co.....	709.69

Total liabilities, except capital stock.....	665,823.34
Cash capital, full paid, \$910,505; part paid, \$800.....	\$911,305.00
Surplus over all liabilities.....	151,868.49
Surplus to policyholders.....	1,063,173.49
Total.....	1,728,996.83

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.	Marine and inland risks.	Premiums.
In force Dec. 1, 1915.....	\$76,092,402	\$942,555.30		
Written during the year.....	95,993,213	1,141,616.70	\$89,079	\$1,684.14
Total.....	172,085,615	2,084,172.00	89,079	1,684.14
Expired and terminated.....	74,038,122	929,653.76		
In force at end of the year.....	98,047,493	1,154,518.24	89,079	1,684.14
Deduct amount reinsured.....	20,226,662	229,333.59		
Net amount in force.....	77,820,831	925,184.65	89,079	1,684.14

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Terms and year written.	Amount covered.	Gross premiums charged, less reinsurance.	Fraction unearned.	Amount of premium unearned.
1 year or less.....1916..	\$40,467,577	\$511,056.24	One-half.....	\$255,528.12
2 years.....1915..	277,551	2,875.90	One-fourth.....	718.98
.....1916..	108,582	1,186.57	Three-fourths.....	889.83
3 years.....1914..	6,126,947	71,850.27	One-sixth.....	11,975.04
.....1915..	12,768,108	131,294.20	One-half.....	65,647.10
.....1916..	13,878,945	139,327.41	Five-sixths.....	116,106.18
Four years.....1913..	30,782	561.32	One-eighth.....	70.17
.....1914..	20,868	292.97	Three-eighths.....	109.86
.....1915..	51,490	1,020.60	Five-eighths.....	637.85
.....1916..	26,759	260.11	Seven-eighths.....	227.60
5 years.....1912..	104,670	3,263.34	One-tenth.....	326.33
.....1913..	345,411	8,247.80	Three-tenths.....	2,474.34
.....1914..	526,094	9,107.77	One-half.....	4,553.89
.....1915..	1,616,002	22,034.83	Seven-tenths.....	15,424.36
.....1916..	1,471,054	22,805.32	Nine-tenths.....	20,524.79
Total.....	77,820,831	925,184.65		495,214.44

## BUSINESS IN THE DISTRICT OF COLUMBIA DURING THE YEAR.

## FIRE.

Gross risks written.....	\$1,110,408.00
Less \$463,165 risks canceled, and \$180,862 reinsurance in companies authorized in District of Columbia.....	644,027.00
Net risks written.....	466,381.00
Gross premiums received.....	9,592.51
Less \$3,410.62 returned premiums, and \$1,968.61 premiums for reinsurance in companies authorized in District of Columbia.....	5,379.23
Net premiums received.....	4,213.28
Losses paid (deducting salvage).....	6,666.56
Losses incurred.....	6,666.56

# **GERMAN-AMERICAN FIRE INSURANCE CO., OF THE DISTRICT OF COLUMBIA.**

[Located at No. 511 Seventh Street NW. Incorporated, 1873; commenced business, 1873. Charles Schafer, president; H. H. Bergmann, secretary.]

## **CAPITAL.**

Capital stock paid in cash.....	\$100,000.00
Amount of ledger assets, Dec. 31, of previous year.....	\$357,428.01

## **INCOME.**

Gross premiums (fire).....	21,594.81
Deduct gross amount paid for:	
Reinsurance (fire).....	1,248.81
Return premiums (fire).....	1,709.86
Total premiums (other than perpetuals).....	18,636.14
Interest on mortgage loans.....	15,039.65
Interest from other sources.....	97.45
Rents, including company's occupancy of its own buildings.....	5,905.83
Total interest and rents.....	21,042.93
Borrowed money.....	3,500.00
Total income.....	43,179.07
Total.....	400,607.08

## **DISBURSEMENTS.**

Gross amount paid for losses (fire).....	2,584.80
Deduct amount received for reinsurance (fire).....	256.31
Net amount paid for losses.....	2,328.49
Expenses of adjustment and settlement of losses.....	17.61
Commissions or brokerage.....	1,724.06
Salaries, fees, and other charges of officers, directors, trustees, agents, and home-office employees.....	6,443.00
Rents, including company's occupancy of its own buildings.....	1,000.00
Advertising, printing, and stationery.....	311.28
Postage, telegrams, telephone, and express.....	133.56
Furniture and fixtures.....	16.47
Underwriters' boards and tariff associations.....	482.75
Repairs and expenses on real estate.....	340.04
Taxes on real estate.....	940.95
State taxes on premiums.....	259.54
Insurance department licenses and fees.....	60.00
All other licenses, fees, and taxes, Federal corporation tax.....	206.02
Other disbursements, viz: Checks and bills, \$67.60; window-cleaning company, \$30; examination committee, \$90; internal-revenue stamps, \$48.61; bonding companies, \$45; miscellaneous, \$74.49; election expenses, \$26.45.....	382.15
Interest and dividends to stockholders.....	18,000.00
Borrowed money repaid.....	3,500.00
Interest on borrowed money.....	38.18
Total disbursements.....	36,184.10
Balance.....	364,422.98

## **LEDGER ASSETS.**

Book value of real estate.....	68,013.98
Mortgage loans on real estate.....	290,031.00
Cash in office.....	855.92
Deposits in trust companies and banks on interest.....	5,267.44
Agents' balances, representing business written subsequent to Oct. 1, 1916.....	254.64
Total ledger assets.....	364,422.98

## **NONLEDGER ASSETS.**

Interest due and accrued on mortgages.....	3,662.04
Market value of real estate over book value.....	11,800.00
Office furniture and fixtures.....	1,000.00
Gross assets.....	380,885.02

## **DEDUCT ASSETS NOT ADMITTED.**

Furniture, fixtures, and safes.....	1,000.00
Total admitted assets.....	379,885.02

## LIABILITIES.

Losses adjusted and unpaid, due and not due.....	\$566.73
Unearned premiums on fire risks.....	25,110.25
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	15.10
State, county, and municipal taxes due or accrued.....	1,230.21
Total liabilities, except capital stock.....	26,922.29
Cash capital.....	\$100,000.00
Surplus over all liabilities.....	252,962.73
Surplus to policyholders.....	352,962.73
Total.....	379,885.02

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force Dec. 31, 1915.....	\$10,359,539.00	\$47,183.55
Written during the year.....	4,798,024.00	21,594.81
Total.....	15,157,563.00	68,778.36
Expired and terminated.....	4,309,021.00	18,590.73
In force at end of the year.....	10,848,542.00	50,187.63
Deduct amount reinsured.....	310,665.00	2,510.98
Net amount in force.....	10,537,877.00	47,676.65

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Terms and year written.	Amount covered.	Gross premiums charged, less reinsurance.	Fraction unearned.	Amount of premium unearned.
One year or less.....1916..	\$1,087,407.00	\$3,722.93	One-half.....	\$1,861.47
Two years.....1915..	4,450.00	28.99	One-fourth.....	7.25
.....1916..	2,500.00	10.53	Three-fourths.....	7.90
Three years.....1914..	2,430,555.00	10,205.03	One-sixth.....	1,700.84
.....1915..	2,662,265.00	11,452.54	One-half.....	5,726.27
.....1916..	3,031,601.00	13,600.64	Five-sixths.....	11,333.87
Five years.....1912..	237,217.00	1,584.62	One-tenth.....	158.46
.....1913..	268,091.00	1,591.75	Three-tenths.....	477.52
.....1914..	276,520.00	1,816.92	One-half.....	908.46
.....1915..	283,550.00	1,841.15	Seven-tenths.....	1,288.81
.....1916..	253,721.00	1,821.55	Nine-tenths.....	1,639.40
Total.....	10,537,877.00	47,676.65	.....	25,110.25

## BUSINESS IN THE DISTRICT OF COLUMBIA DURING THE YEAR.

	Fire.
Gross risks written.....	\$4,798,024.00
Less \$435,437, risks canceled, and \$140,527, reinsurance in companies authorized in District of Columbia.....	575,964.00
Net risks written.....	4,222,060.00
Gross premiums received.....	21,595.00
Less \$1,710 returned premiums, and \$1,249, premiums for reinsurance in companies authorized in District of Columbia.....	2,959.00
Net premiums received.....	18,636.00
Losses paid (deducting salvage).....	2,585.00
Less losses on risks reinsured in companies authorized in District of Columbia.....	256.00
Net losses paid.....	2,329.00
Losses incurred.....	3,012.00
Less losses on risks reinsured in companies authorized in District of Columbia.....	256.00
Net losses incurred.....	2,756.00



# **NATIONAL UNION FIRE INSURANCE CO., OF THE DISTRICT OF COLUMBIA.**

[Located at No. 918 F Street N.W., Washington, D. C. Incorporated 1865; commenced business 1865. Albert F. Fox, president; Philip F. Lerner, secretary.]

## **CAPITAL.**

Capital stock paid in cash.....	\$100,000.00	
Amount of ledger assets, Dec. 31, of previous year.....		<u>\$281,899.86</u>

## **INCOME.**

Gross premiums (fire).....	38,449.66	
Deduct gross amount paid for:		
Reinsurance (fire).....	\$9,483.71	
Return premiums (fire).....	3,453.52	
	<u>12,937.23</u>	
Total premiums (other than perpetuals).....		25,512.43
Interest on mortgage loans.....	6,497.47	
Interest on collateral loans.....	175.00	
Rents, including company's occupancy of its own buildings.....	10,823.04	
Total interest and rents.....		17,495.51
Total income.....		<u>43,007.94</u>
Total.....		<u>324,877.80</u>

## **DISBURSEMENTS.**

Gross amount paid for losses (fire).....	\$5,213.38	
Deduct amount received for reinsurance (fire).....	1,199.78	
Net amount paid for losses.....		4,013.60
Commissions or brokerage.....		7,002.58
Salaries, fees, and other charges of officers, directors, trustees, agents, and home-office employees.....		5,714.67
Rents, including company's occupancy of its own buildings.....		2,000.00
Advertising, printing, and stationery.....		190.73
Postage, telegrams, telephone, and express.....		149.98
Maps, including corrections.....		93.00
Underwriters' boards and tariff association.....		624.23
Repairs and expenses on real estate.....		5,376.03
Taxes on real estate.....		1,700.82
State taxes on premiums.....		403.11
Insurance department licenses and fees.....		65.00
Federal corporation tax.....		112.12
Miscellaneous.....		410.80
Interest and dividends to stockholders.....		8,000.00
Agents' balances charged off.....		472.90
Total disbursements.....		<u>36,329.57</u>
Balance.....		<u>288,548.23</u>

## **LEDGER ASSETS.**

Book value of real estate.....	158,213.11	
Mortgage loans on real estate.....	121,500.00	
Loans secured by pledge of bonds, stocks, or other collaterals.....	3,500.00	
Cash in office.....	2,456.72	
Deposits in trust companies and banks not on interest.....	2,000.68	
Agents' balances, representing business written subsequent to Oct. 1, 1916.....	440.45	
Agents' balances, representing business written prior to Oct. 1, 1916.....	413.74	
Reinsurance on loss paid city of New York No. 5180; reinsuring No. 65319.....	23.53	
Total ledger assets.....		<u>288,548.23</u>

## **NONLEDGER ASSETS.**

Interest due and accrued on mortgages.....	\$1,369.93	
Interest due and accrued on collateral loans.....	39.86	
Rents due and accrued on company's property.....	237.50	
Total.....		1,647.31
Market value of real estate over book value.....		12,520.89
Furniture, maps, etc.....		<u>1,000.00</u>
Gross assets.....		303,716.43

## **DEDUCT ASSETS NOT ADMITTED.**

Furniture, fixtures, and safes.....	1,000.00	
Agents' balances, representing business written prior to Oct. 1, 1916.....	413.74	
Total.....		1,413.74
Total admitted assets.....		<u>302,302.69</u>

## LIABILITIES.

Losses adjusted and unpaid, due and not due.....	\$1,174.43	
Deduct reinsurance.....	516.88	
Net amount of unpaid losses.....		\$657.55
Unearned premiums on fire risks.....		33,043.21
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....		719.91
State, county, and municipal taxes due or accrued.....		652.35
Return premiums and reinsurance premiums.....		2,388.75
Total liabilities, except capital stock.....		37,461.77
Cash capital.....	100,000.00	
Surplus over all liabilities.....	164,840.92	
Surplus to policyholders.....		264,840.92
Total.....		302,302.69

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force Dec. 31, 1915.....	\$16,967,645	\$75,520.98
Written during the year.....	7,514,796	38,449.66
Total.....	24,482,441	113,970.64
Expired and terminated.....	6,345,127	26,525.84
In force at end of year.....	18,137,314	87,444.80
Deduct amount reinsured.....	3,617,111	25,258.54
Net amount in force.....	14,520,203	62,186.26

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Term and year written.	Amount covered.	Gross premiums charged, less reinsurance.	Fraction unearned.	Amount of premium unearned.
One year or less.....1916..	\$485,588	\$2,943.71	One-half.....	\$1,471.86
Three years.....1914..	3,402,317	11,791.48	One-sixth.....	1,965.25
.....1915..	3,934,745	16,133.02	One-half.....	8,066.51
.....1916..	3,967,681	16,728.92	Five-sixths.....	13,940.77
Five years.....1912..	580,972	2,823.29	One-tenth.....	282.33
.....1913..	620,416	2,636.22	Three-tenths.....	790.87
.....1914..	648,629	2,944.91	One-half.....	1,472.46
.....1915..	415,464	2,565.39	Seven-tenths.....	1,795.77
.....1916..	464,391	3,619.32	Nine-tenths.....	3,257.39
Over five years.....			Pro rata.....	
Total.....	14,520,203	62,186.26		33,043.21

## BUSINESS IN THE DISTRICT OF COLUMBIA DURING THE YEAR.

Gross risks written.....	\$7,514,796.00
Less \$1,154,225 risks canceled, and \$14,272.22 reinsurance in companies authorized in District of Columbia.....	2,581,447.00
Net risks written.....	4,933,349.00
Gross premiums received.....	38,449.66
Less \$3,453.52 returned premiums, and \$9,483.71 premiums for reinsurance in companies authorized in District of Columbia.....	12,937.23
Net premiums received.....	25,512.43
Losses paid (deducting salvage).....	5,213.38
Less losses on risks reinsured in companies authorized in District of Columbia.....	1,199.78
Net losses paid.....	4,013.60
Losses incurred.....	5,828.05
Less losses on risks reinsured in companies authorized in District of Columbia.....	1,575.71
Net losses incurred.....	4,252.34

## POTOMAC INSURANCE CO. OF THE DISTRICT OF COLUMBIA.

[Located at No. 900 F Street NW., Washington, D. C. Incorporated, 1831; commenced business, 1831.  
George W. White, president; Alexander K. Phillips, secretary.]

## CAPITAL.

Capital stock paid in cash.....	\$200,000.00	
Amount of ledger assets Dec. 31 of previous year.....		\$375,188.93

## INCOME.

Gross premiums (fire).....	246,513.15	
Deduct gross amount paid for—		
Reinsurance, fire.....	\$10,049.76	
Return premiums, fire.....	55,493.69	
	65,543.45	
Total premiums (other than perpetuals).....		180,969.70
Interest on mortgage loans.....	11,672.06	
Interest on bonds and dividends on stocks.....	5,288.47	
Interest from other sources.....	342.25	
Rents—including company's occupancy of its own buildings.....	2,231.31	
Total interest and rents.....		19,534.09
Agency liability charged off.....		84.66
Profit on sale or maturity of ledger assets.....		56.25
Total income.....		200,644.70
Total.....		575,833.63

## DISBURSEMENTS.

Gross amount paid for losses (fire).....	76,131.94	
Deduct amount received for—		
Salvage (fire).....	1,411.21	
Reinsurance (fire).....	2,943.78	
	4,354.99	
Net amount paid for losses.....		71,776.95
Expenses of adjustment and settlement of losses.....		681.41
Commissions or brokerage.....		58,102.82
Salaries, fees and other charges of officers, directors, trustees, agents, and home-office employees.....		9,681.14
Rents—including company's occupancy of its own buildings.....		1,216.00
Advertising, printing, and stationery.....		413.11
Postage, telegrams, telephone, and express.....		334.73
Legal expenses.....		596.68
Furniture and fixtures.....		297.45
Maps, including corrections.....		101.66
Underwriters' boards and tariff associations.....		619.01
Inspections and surveys.....		135.00
Repairs and expenses on real estate.....		345.44
Taxes on real estate.....		128.84
State taxes on premiums.....		627.96
Insurance department licenses and fees.....		101.53
All other licenses, fees, and taxes.....		954.27
Other disbursements, viz: Amounts due from the insurance companies charged off.....	13.21	
Miscellaneous office expense.....	232.24	
Auditor's fees.....	103.50	
		348.95
Total disbursements.....		146,462.95
Balance.....		429,370.68

## LEDGER ASSETS.

Book value of real estate.....	36,875.00	
Mortgage loans on real estate.....	218,550.00	
Book value of bonds and stocks (Schedule D).....	112,302.45	
Cash in office.....	308.56	
Deposits in trust companies and banks not on interest.....	1,149.62	
Deposits in trust companies and banks on interest.....	23,919.99	
Agents' balances, representing business written subsequent to Oct. 1, 1916.....	34,116.66	
A. K. Phillips Agency.....	2,153.40	
Total ledger assets.....		429,370.68

## NONLEDGER ASSETS.

Interest due and accrued on mortgages.....	2,491.71	
Interest due and accrued on bonds.....	674.16	
Rents due and accrued on company's property.....	10.50	
Total.....		3,176.37
Market value of bonds and stocks over book value.....		17,217.55
Interest-bearing balance in bank covering outstanding dividend checks.....		115.55
Total admitted assets.....		449,880.15

## LIABILITIES.

Losses adjusted and unpaid, due and not due .....	\$5,977.83
Losses in process of adjustment, or in suspense .....	29,998.95
Losses resisted .....	3,256.00
Total claims for losses .....	29,326.78
Deduct reinsurance .....	82.15
Net amount of unpaid losses .....	\$29,244.63
Unearned premiums on fire risks .....	110,551.08
Dividends declared and unpaid to stockholders .....	115.55
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued .....	569.46
State, county, and municipal taxes due or accrued .....	500.00
Commissions, brokerage, and other charges due or to become due to agents and brokers .....	500.00
Rents received in advance .....	77.75
Total liabilities, except capital stock .....	141,558.47
Cash capital .....	\$200,000.00
Surplus over all liabilities .....	108,321.68
Surplus to policyholders .....	308,321.68
Total .....	449,880.15

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force Dec. 31, 1915 .....	\$24,490,967.00	\$173,462.90
Written during the year .....	26,545,860.00	235,033.16
Total .....	51,036,827.00	428,496.06
Expired and terminated .....	22,143,851.00	202,349.52
In force at end of the year .....	28,892,976.00	226,146.54
Deduct amount reinsured .....	2,500,183.00	18,875.05
Net amount in force .....	26,392,793.00	207,271.49

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Term or year written.	Amount covered.	Gross premiums charged less reinsurance.	Fraction unearned.	Amount of premium unearned.
One year or less .....	1916.. \$13,784,060.00	\$129,264.85	One-half .....	\$64,632.42
Two years .....	1915.. 45,350.00	596.01	One-fourth .....	149.00
	1916.. 38,550.00	612.16	Three-fourths .....	459.12
Three years .....	1914.. 2,952,324.00	13,424.64	One-sixth .....	2,237.44
	1915.. 3,232,352.00	18,687.47	One-half .....	9,343.74
	1916.. 3,559,678.00	26,749.35	Five-sixths .....	22,291.13
Four years .....	1913.. 4,500.00	68.36	One-eighth .....	25.63
	1914.. 16,750.00	175.15	Three-eighths .....	109.46
	1915.. 36,500.00	188.53	Five-eighths .....	164.97
Five years .....	1912.. 549,380.00	2,506.12	Seven-eighths .....	250.61
	1913.. 606,725.00	2,901.16	One-tenth .....	870.35
	1914.. 679,425.00	3,275.54	Three-tenths .....	1,637.77
	1915.. 446,327.00	3,772.34	One-half .....	2,640.64
	1916.. 440,872.00	5,049.81	Seven-tenths .....	4,544.83
Total .....	26,392,793.00	207,271.49	Nine-tenths .....	109,357.11
Perpetual risks, advance premiums .....	143,066.00	1,193.97		1,193.97
Grand total .....	26,535,859.00	208,465.46		110,551.08

## BUSINESS IN THE DISTRICT OF COLUMBIA DURING THE YEAR.

Gross risks written .....	\$4,517,856.00
Less \$664,250 risks canceled and \$661,817 reinsurance in companies authorized in District of Columbia .....	1,326,067.00
Net risks written .....	3,191,789.00
Gross premiums received .....	20,950.59
Less \$2,828.07 returned premiums and \$4,285.40 premiums for reinsurance in companies authorized in District of Columbia .....	7,113.47
Net premiums received .....	13,837.12
Losses paid (deducting salvage) .....	2,986.95
Less losses on risks reinsured in companies authorized in District of Columbia .....	101.49
Net losses paid .....	2,885.46
Net losses incurred .....	2,917.61

**MUTUAL FIRE INSURANCE CO., OF THE DISTRICT OF COLUMBIA.**

[Located at Thirteenth Street and New York Avenue NW., Washington, D. C. Chartered by Congress, 1855; commenced business, 1855. George T. Dearing, president; L. Pierce Boteler, secretary.]

**BALANCE.**

Amount of ledger assets, Dec. 31, of previous year..... \$317,361.84

**INCOME.**

Gross premiums (fire).....	28,886.49
Return premiums (fire).....	301.56
Total premiums (other than perpetuals).....	28,584.93
Interest on mortgage loans.....	\$11,644.36
Interest on bonds and dividends on stocks.....	250.00
Interest from other sources.....	64.14
Rents, including company's occupancy of its own buildings.....	3,853.40
Total interest and rents.....	15,811.90
From other sources, viz:	
Fees for duplicate policies.....	14.50
Refund costs, J. W. Barber suits.....	196.62
Deposited to reinstate insurance.....	1.94
	213.06
Borrowed money.....	3,000.00
Total income.....	47,609.89
Total.....	<u>364,971.73</u>

**DISBURSEMENTS.**

Net amount paid for losses.....	6,875.97
Expenses of adjustment and settlement of losses.....	3.00
Salaries, fees, and other charges of officers, directors, trustees, agents, and home-office employees.....	9,496.50
Rents, including company's occupancy of its own buildings.....	1,800.00
Advertising, printing, and stationery.....	370.15
Postage, telegrams, telephone, and express.....	389.78
Furniture and fixtures.....	3.25
Repairs and expenses on real estate.....	1,547.60
Taxes on real estate.....	807.32
Insurance department licenses and fees.....	10.00
All other licenses, fees, and taxes.....	489.90
Incidental office expenditures.....	504.40
Borrowed money.....	3,000.00
Interest on borrowed money.....	1.67
Deposit premiums returned to policyholders for surrendered policies and return of savings.....	19,421.23
Total disbursements.....	44,720.77
Balance.....	<u>320,250.96</u>

**LEDGER ASSETS.**

Book and value of real estate.....	65,928.83
Mortgage loans on real estate.....	228,875.00
Book value of bonds and stocks.....	5,000.00
Cash in office.....	3,228.44
Deposits in trust companies and banks on interest.....	17,218.69
Total ledger assets.....	320,250.96

**NONLEDGER ASSETS.**

Interest due and accrued on mortgages.....	\$3,733.31
Interest due and accrued on bonds.....	20.83
Total.....	3,754.14
Market value of bonds and stocks over book value.....	325.00
Total admitted assets.....	<u>324,330.10</u>

**LIABILITIES.**

Net amount of unpaid losses.....	542.70
Unearned premiums on fire risks.....	12,161.31
Total liabilities, except capital stock.....	12,704.01
Surplus over all liabilities.....	311,626.09
Total.....	<u>324,330.10</u>

**RISKS AND PREMIUMS.**

	Fire risks.	Premiums.
In force Dec. 31, 1915.....	\$14,003,597.00	\$24,584.27
Written during the year.....	16,927,611.00	28,886.49
Total.....	30,931,208.00	53,470.76
Expired and terminated.....	17,348,879.00	29,273.66
In force at end of the year.....	13,582,329.00	24,197.10

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Term or year written.	Amount covered.	Gross premiums charged, less reinsurance.	Fraction unearned.	Amount of premium unearned.
1 year less.....1916..	\$13,410,344.00	\$23,134.66	One-half.....	\$11,567.33
2 years.....1915.....	8,796.00	32.00	One-fourth.....	8.00
.....1916.....	9,050.00	34.00	Three-fourths.....	25.50
3 years.....1914.....	24,275.00	126.90	One-sixth.....	21.15
.....1915.....	54,235.00	269.67	One-half.....	134.83
.....1916.....	52,105.00	299.12	Five-sixths.....	249.27
4 years.....1913.....	11,030.00	105.75	Three-tenths.....	31.73
.....1914.....	5,000.00	125.00	One-half.....	62.50
.....1915.....	2,000.00	10.00	Seven-tenths.....	7.00
.....1916.....	5,500.00	60.00	Nine-tenths.....	54.00
Total.....	13,582,329.00	24,197.10		12,161.31

## BUSINESS IN THE DISTRICT OF COLUMBIA DURING THE YEAR.

Gross risks written.....	\$16,927,611.00
Gross premiums received.....	28,886.49
Less returned premiums.....	301.56
Net premiums received.....	28,584.93
Losses paid (deducting salvage).....	6,875.97
Losses incurred.....	7,118.75

## MUTUAL INVESTMENT FIRE INSURANCE CO. OF THE DISTRICT OF COLUMBIA.

Located at Washington Loan & Trust Co. Building. Incorporated, 1896; commenced business, 1896.  
Bernard Leonard, president; Horace L. Beall, secretary.]

Amount of ledger assets Dec. 31 of previous year.....	\$6,049.74
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## INCOME.

Total premiums (other than perpetuals).....	626.98
Interest on mortgage loans.....	\$339.00
Interest from other sources.....	4.98
Total interest and rents.....	343.98
Surveys.....	16.00
Extension of loan.....	5.00
Overpayment of fire premiums.....	3.08
Total income.....	995.04
Total.....	7,044.78

## DISBURSEMENTS.

Net amount paid for losses.....	26.00
Expenses of adjustment and settlement of losses.....	10.00
Salaries, fees, and other charges of officers, directors, trustees, agents, and home office employees.....	132.00
Rents, including company's occupancy of its own buildings.....	96.00
Advertising, printing, and stationery.....	10.80
Postage.....	2.00
Notary fees.....	.75
Inspections and surveys.....	16.00
Insurance department licenses and fees.....	10.00
Federal corporation tax.....	8.48
Internal-revenue tax.....	.42
Miscellaneous.....	60.22
Total disbursements.....	372.67
Balance.....	6,672.11

## LEDGER ASSETS.

Mortgage loans on real estate.....	5,900.00
Cash in office.....	283.58
Deposits in trust companies and banks on interest.....	488.53
Total ledger assets.....	6,672.11

## NONLEDGER ASSETS.

Interest due and accrued on mortgages.....	80.45
Total admitted assets.....	6,752.56

## LIABILITIES.

Unearned premiums on fire risks.....		\$301.62
All other liabilities, viz:		
Savings and earnings apportioned.....	\$309.07	
Overpayment of premiums.....	3.08	
		<u>312.05</u>
Total.....		3,403.77
Surplus to policyholders.....		3,348.79
Total.....		<u>6,752.56</u>

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force Dec. 31, 1915.....	\$212,965	\$531.35
Written during the year.....	232,055	626.98
Total.....	445,020	1,158.33
Expired and terminated.....	214,615	551.88
In force at end of the year.....	230,405	606.45
Net amount in force.....	230,405	606.45

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Term or year written.	Amount covered.	Gross premiums charged, less reinsurance.	Fraction unearned.	Amount of premium unearned.
1 year less.....1916.....	\$227,205	\$600.05	One-half.....	\$300.02
2 years.....1915.....	3,200	6.40	One-fourth.....	1.64
Total.....	230,405	606.45		301.66

## BUSINESS IN THE DISTRICT OF COLUMBIA DURING THE YEAR.

Gross risks written.....	\$239,650.00
Less risks canceled and reinsurance in companies authorized in District of Columbia.....	9,245.00
Net risks written.....	<u>230,405.00</u>
Gross premiums received.....	626.98
Net losses paid.....	26.00
Net losses incurred.....	26.00

## MUTUAL PROTECTION FIRE INSURANCE CO., OF THE DISTRICT OF COLUMBIA.

[Located at No. 1333 F Street NW., Washington, D. C. Incorporated, 1876; commenced business, 1876. James B. Lambie, president; William A. Johnson, secretary and treasurer.]

Amount of ledger assets Dec. 31 of previous year.....	<u>\$31,215.08</u>
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## INCOME.

Gross premiums (fire).....	\$2,612.42
Deduct gross amount paid for return premiums (fire).....	21.78
Total premiums (other than perpetuals).....	2,590.64
Interest on mortgage loans.....	1,450.81
Interest from other sources.....	41.56
Total interest and rents.....	1,492.37
Total income.....	4,083.01
Total.....	<u>35,298.09</u>

## DISBURSEMENTS.

Net amount paid for losses .....	\$907.65
Commissions or brokerage .....	8.95
Salaries, fees, and other charges of officers, directors, trustees, agents, and home office employees .....	1,750.00
Rents, including company's occupancy of its own buildings .....	360.00
Advertising, printing, and stationery .....	22.35
Postage, telegrams, telephone, and express .....	5.50
Insurance department licenses and fees .....	10.00
Federal corporation tax, \$4.58; internal-revenue stamps, \$0.27 .....	4.85
Deposit premiums returned .....	893.21
Total disbursements .....	3,962.51
Balance .....	31,335.58

## LEDGER ASSETS.

Mortgage loans on real estate .....	30,175.00
Cash in office .....	232.29
Deposits in trust companies and banks on interest .....	928.29
Total ledger assets .....	31,335.58

## NONLEDGER ASSETS.

Interest due and accrued on mortgages .....	484.82
Total admitted assets .....	31,820.40

## LIABILITIES.

Unearned premiums on fire risks .....	1,436.35
Dividends declared and unpaid to policyholders .....	486.78
Estimated amount hereafter payable for Federal tax .....	29.85
Total .....	1,952.98
Surplus to policyholders .....	29,867.42
Total liabilities .....	31,820.40

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force Dec. 31, 1915 .....	\$1,140,780	\$3,047.21
Written during the year .....	1,155,940	2,612.42
Total .....	2,296,720	5,659.63
Expired and terminated .....	1,199,880	2,747.04
In force at end of the year 1916 .....	1,096,840	2,912.59
Net amount in force .....	1,096,840	2,912.59

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Term or year written.	Amount covered.	Gross premiums charged, less re-insurance.	Fraction unearned.	Amount of premium unearned.
1 year less .....	\$989,390	\$2,476.51	One half .....	\$1,238.25
3 years .....	35,700	155.37	One-sixth .....	25.90
1914 .....	33,600	122.33	One-half .....	61.17
1915 .....	22,000	77.75	Five-sixths .....	64.79
4 years .....	8,000	39.00	Three-tenths .....	11.70
1913 .....	2,150	14.63	Seven-tenths .....	10.24
5 years .....	6,000	27.00	Nine-tenths .....	24.30
1915 .....				
1916 .....				
Total .....	1,096,840	2,912.59		1,436.35

## BUSINESS IN THE DISTRICT OF COLUMBIA DURING THE YEAR

	Fire.
Gross risks written .....	\$1,155,940.00
Less risks canceled .....	59,100.00
Net risks written .....	1,096,840.00
Gross premiums received .....	2,612.42
Less returned premiums .....	21.78
Net premiums received .....	2,590.64
Net losses paid .....	907.65
Net losses incurred .....	907.65





Imperial Assurance, New York, N. Y.	278,380.00	1,610.44	904.15	905.15	2,507,296.00	27,764.10	1,032.16	4,581.16	628.07	24.16
Insurance Co. of North America, Philadelphia, Pa.	3,191,061.00	20,994.25	4,128.13	4,498.18	231,880.00	9,344.22	2,208.93	1,746.93	17,094.27	731.38
Phila, Pa.										
Maryland Motor Car, Wilmington, Del.	413,826.00	4,776.24	1,109.84	1,253.04					6,036.69	
Massachusetts Fire and Marine, Boston, Mass.	103,380.00	3,811.52	4,428.97	4,230.12					57.17	211.81
Mechanics and Traders, New York, N. Y.	85,542.00	1,702.05	11.64	14.64					2.37	11.43
Merchants' Insurance Co. of America, New York, N. Y.	217,697.00	1,493.73	1,194.18	1,198.18					583.89	21.89
Milwaukee Fire, Milwaukee, Wis.	278,804.00	2,672.54	230.61	230.80					2,553.98	98.17
National Fire Insurance Co., New York, N. Y.	590,173.00	4,762.12	8,728.08	8,861.68	533,378.00	3,782.61	415.06	605.06	1,464.87	70.19
National Union Fire, Pittsburgh, Pa.	4,511,172.00	37,256.46	16,562.31	16,562.31					14,902.58	558.85
Newark Fire, Newark, N. J.	225,172.00	1,762.12	4,165.52	3,972.23	16,149.00	371.66			1,121.46	28.24
New Hampshire Fire, Manchester, N. H.	1,125,757.00	9,451.29	4,165.52	3,972.23					4,844.16	100.07
New York Fire, New York, N. Y.	482,996.00	2,451.65	51.23	78.86					1,900.06	37.13
Niagara River, New York, N. Y.	757,673.00	5,544.58	709.23	738.84					2,194.55	83.47
Northwestern National, Milwaukee, Wis.	714,780.00	5,132.17	228.02	126.08					17,233.31	70.98
Old Colony, Boston, Mass.	6,965,140.00	40,423.56	23,613.78	23,577.98	25,590.00	550.55	23.07	23.07	3,419.73	190.35
Orient, Hartford, Conn.	238,550.00	1,567.88	488.12	83.18	80,745.00	1,672.38	43.33	43.33	3,261.39	142.65
Pennsylvania Fire, Philadelphia, Pa.	1,608,411.00	8,269.26	4,856.08	4,904.08					7.59	
Peoples National Fire, Wilmington, Del.	1,195,077.00	9,510.92	5,029.63	4,560.69					3,033.19	130.93
Phoenix, Hartford, Conn.	2,553,276.00	17,351.85	7,687.75	7,341.50					2,591.72	130.14
Providence-Washington, Providence, R. I.	574,198.00	5,636.98	5,783.46	5,775.84	109,060.00	3,638.72	368.47	808.47	2,825.63	143.35
Queen, New York, N. Y.	747,445.00	5,200.18	10,507.18	10,502.18	187,107.00	4,206.18	276.33	451.73	1,047.00	47.59
Rhode Island, Providence, R. I.	480,418.00	3,172.74	193.29	51.10					1,819.70	78.12
St. Paul Fire and Marine, St. Paul, Minn.	234,047.00	3,821.51	1,416.23	1,421.55	55,128.00	1,386.78	130.00	130.00	1,538.55	63.58
Security, New Haven, Conn.	597,484.00	3,700.62	497.96	482.08					4,490.97	211.76
Springfield Fire & Marine, Springfield, Mass.	2,499,555.00	16,117.36	1,960.93	1,238.97					2,834.44	90.85
Standard Fire, Hartford, Conn.	763,950.00	6,056.49	369.76	370.76					(a)	(a)
Terling, Indianapolis, Ind.	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)
United States Fire, New York, N. Y.	80,549.00	778.15	1,233.34	1,263.34					404.34	11.67
Virginia Fire and Marine, Richmond, Va.	161,800.00	1,333.29	19.12	16.12					742.47	23.89
Vulcan, New York, N. Y.	472,445.00	2,587.43	1,182.29	1,050.34					656.15	35.96
Westchester Fire, New York, N. Y.	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)
Westchester City Fire, New York, N. Y.	2,252,686.00	10,232.59	8,738.21	8,008.86	87,821.00	2,207.61	908.22	908.22	4,608.36	186.90
Williamsburgh City Fire, New York, N. Y.	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)
Total.....	78,049,656.58	527,091.88	242,330.80	229,720.76	1,012,294,912.00	176,990.42	23,329.10	23,124.08	238,952.02	10,579.50
MUTUAL.										
Fitchburg Mutual, Fitchburg, Mass.	145,450.00	981.84								
Mutual Fire, Sandy Spring, Md.	689,571.00	1,664.94	20.00	20.00						
Total.....	835,021.00	2,646.78	20.00	20.00						
LLOYDS ASSOCIATION.										
Subscribers at United States Lloyds, New York, N. Y.					271,982.00	1,532.24	361.68	402.28	378.39	22.98

a Withdrawn from District.

2 Minus.

1 See miscellaneous.



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COMPARATIVE TABLES.

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FOREIGN FIRE INSURANCE COMPANIES,  
DECEMBER 31, 1916.

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TABLE A.—*Assets of joint-stock fire and marine insurance companies of foreign*

Name and location.	Date of incorporation.	Date began business in the United States.	Market value of real estate.	Loans on mortgages.	Loans on stocks and other collateral.
UNITED STATES BRANCHES OF FOREIGN FIRE AND MARINE INSURANCE COMPANIES.					
Aachen and Munich Fire, Aix-la-Chappelle, Germany.....	1825	1895	.....	.....	.....
Atlas Assurance, London, England.....	1808	1886	90,000.00	.....	.....
British and Foreign Marine, Liverpool, England.....	1863	1863	.....	.....	.....
British American Assurance, Toronto, Canada.....	1833	1885	.....	.....	.....
Caledonian, Edinburgh, Scotland.....	1805	1890	410,000.00	.....	.....
Commercial Union Assurance, London, England.....	1861	1871	960,000.00	35,000.00	.....
General Fire Assurance, Paris, France.....	1819	1916	.....	.....	.....
Hamburg-Bremen Fire, Hamburg, Germany.....	1854	1855	.....	.....	.....
Indemnity Mutual Marine, London, England.....	.....	1889	.....	.....	.....
Law Union and Rock, London, England.....	1806	1897	.....	.....	.....
Liverpool & London & Globe, Liverpool, England.....	1836	1848	1,709,100.00	2,678,200.00	.....
London Assurance, London, England.....	1720	1872	.....	.....	.....
London and Lancashire Fire, Liverpool, England.....	1861	1879	300,000.00	.....	.....
Mannheim, Mannheim, Germany.....	1879	1887	.....	.....	.....
Marine Insurance Co., London, England.....	1836	1884	.....	.....	.....
National Fire, Paris, France.....	1820	1910	.....	.....	.....
Nord-Deutsche, Germany.....	1857	1911	.....	.....	.....
North British & Mercantile, London, England.....	1809	1866	.....	135,000.00	.....
Northern Assurance, London, England.....	1836	1854	.....	.....	.....
Norwich Union Fire, Norwich, England.....	1797	1877	.....	.....	.....
Palatine, London, England.....	1900	1901	.....	.....	.....
Patriotic Assurance, England.....	1913	1915	.....	.....	.....
Phoenix Fire, Paris, France.....	1819	1911	.....	.....	.....
Phoenix Assurance, London, England.....	1782	1879	.....	.....	.....
Prussian National, Stettin, Germany.....	1845	1891	.....	.....	.....
Royal Exchange Assurance, London, England.....	1720	1891	.....	.....	.....
Royal, Liverpool, England.....	1845	1851	4,044,421.81	189,200.00	.....
Scottish Union & National, Edinburgh, Scotland.....	1824	1880	213,728.36	121,900.00	.....
State Assurance, Liverpool, England.....	1891	1887	.....	.....	.....
Sun Insurance Office, London, England.....	1710	1882	180,000.00	.....	.....
Svea Fire & Life, Gothenburg, Sweden.....	1866	1884	.....	.....	.....
Union Assurance Society, London, England.....	1907	1909	.....	.....	.....
Union Fire, Paris, France.....	1828	1910	.....	.....	.....
Union Marine, Liverpool, England.....	1863	1880	.....	.....	.....
Western Assurance, Toronto, Canada.....	1851	1851	.....	.....	.....
Total.....	.....	.....	7,877,250.17	3,159,300.00	.....
RECAPITULATION.					
District of Columbia companies:	.....	.....	.....	.....	.....
Stock.....	.....	.....	929,589.57	1,253,992.38	3,500.00
Mutual.....	.....	.....	65,928.83	264,950.00	.....
Domestic:	.....	.....	.....	.....	.....
Stock.....	.....	.....	15,016,470.56	30,435,166.04	1,602,366.59
Mutual.....	.....	.....	64,000.00	.....	.....
Lloyds.....	.....	.....	.....	.....	.....
United States branches of foreign fire and marine insurance companies: Stock.....	.....	.....	7,877,250.17	3,159,300.00	.....
Grand total.....	.....	.....	23,953,239.13	35,113,408.42	1,605,866.59

*countries licensed to transact business in the District of Columbia during 1916.*

Market value of bonds and stocks.	Cash in office and bank.	Agents' balances.	All other assets.	Assets not admitted.	Total admitted assets.
2,397,597.00	224,229.21	196,164.11	39,748.83	7,678.05	2,850,061.10
2,045,740.00	198,098.85	415,952.73	40,444.79	49,581.42	3,270,654.95
1,119,060.00	120,021.96	762,867.39	123,090.60	112,558.97	2,012,480.98
1,397,665.27	394,831.43	130,495.58	23,956.25	10,608.96	1,990,279.77
1,528,510.00	140,181.00	273,983.84	14,648.80	15,040.65	2,352,282.99
5,947,565.00	2,412,787.93	1,281,835.67	307,019.62	58,846.58	10,885,361.64
843,020.00	84,144.61	88,298.39	11,515.11	3,254.32	1,023,633.79
1,538,500.00	92,361.69	254,992.22	21,634.84	5,138.22	1,902,330.53
558,800.00	113,657.69	156,856.69	23,251.00	34,410.05	818,155.93
1,202,295.00	58,974.37	96,509.37	54,154.13	3,418.84	1,408,514.63
6,541,714.00	2,154,355.62	2,687,508.83	178,102.63	121,541.73	15,827,439.35
3,455,803.00	869,795.33	599,788.72	155,923.28	108,758.38	4,972,551.95
3,167,141.52	724,968.88	732,441.04	509,281.61	47,006.96	5,381,826.09
1,613,570.00	228,480.86	807,799.44	21,825.44	39,399.83	2,641,265.91
1,102,699.00	704,591.09	436,160.24	100,381.56	101,843.25	2,301,988.64
682,733.50	90,861.18	95,861.18	11,600.27	12,297.14	868,758.99
1,764,040.00	84,859.99	773,642.48	24,672.73	27,974.31	2,619,260.89
7,831,943.50	581,682.65	999,288.92	109,454.56	39,450.92	9,482,918.71
5,072,835.30	759,282.70	634,372.15	108,289.19	20,191.99	6,680,597.35
2,733,165.00	319,570.83	445,441.62	50,227.68	17,100.21	3,531,304.32
2,074,650.00	765,748.05	397,891.97	38,432.97	48,171.84	3,228,551.15
505,139.30	55,496.32	15,250.56	8,367.32	130.86	584,122.64
589,896.08	68,482.35	105,653.12	12,376.96	776,348.52	776,348.52
3,490,896.00	353,105.09	736,517.78	87,908.28	30,879.31	4,637,547.84
2,197,580.00	251,354.39	322,664.49	35,673.76	21,225.79	2,786,046.85
2,764,320.00	392,919.22	367,585.82	71,632.47	24,673.65	3,571,783.86
7,128,270.50	1,319,224.09	1,957,867.06	247,771.12	122,923.00	14,763,831.58
5,510,690.00	438,584.46	632,132.62	97,166.23	48,028.92	6,961,172.75
623,197.00	43,260.95	52,104.11	6,736.45	3,965.13	721,333.38
3,823,844.18	426,135.10	531,268.70	64,245.05	22,853.59	5,001,639.44
1,204,605.00	318,916.15	228,808.48	81,570.21	7,668.27	1,825,231.57
1,238,380.00	344,791.40	139,002.14	12,335.00	19,529.21	1,714,979.33
881,566.40	110,889.59	145,775.66	12,006.77	7,774.95	1,142,463.47
851,235.00	12,534.21	254,504.36	249,014.43	92,911.77	1,274,376.23
2,013,143.86	833,099.93	481,005.92	37,211.67	41,273.52	3,328,187.86
88,061,740.41	16,083,279.38	18,242,222.80	2,990,682.21	1,319,170.59	135,095,304.38
1,121,217.50	146,548.01	265,737.12	87,959.54	46,835.05	3,762,709.07
5,000.00	22,379.82	-----	4,644.41	-----	302,903.06
375,663,522.71	38,027,782.36	41,764,879.71	8,692,020.66	4,721,059.28	511,481,158.35
466,145.00	39,104.81	24,652.01	6,833.96	4,497.23	596,258.55
1,270,300.00	771,146.69	422,519.37	171,027.57	205,395.57	2,423,598.06
88,061,740.41	16,083,279.38	18,242,222.80	2,990,682.21	1,319,170.59	135,095,304.38
466,587,925.62	55,090,241.07	65,721,011.01	11,953,207.35	6,296,957.72	653,727,941.47

TABLE B.—Liabilities of joint-stock fire and marine insurance companies of foreign countries licensed to transact business in the District of Columbia during 1916.

Name and location.	Losses unpaid.			Reinsurance due on unpaid losses.	Net unpaid losses.	Unearned pre- miums, fire.
	Adjusted.	Unadjusted.	Restored.			
UNITED STATES BRANCHES OF FOREIGN FIRE AND MARINE INSURANCE COMPANIES.						
Aachen & Munich Fire, Aix-la-Chapelle, Germany.....	\$27,776.89	\$105,871.38	\$13,500.00	\$25,027.24	\$122,121.03	\$1,223,090.54
Alsace & Lorraine, Strasbourg, France.....	3,738.54	202,717.82	14,004.94	61,791.93	158,726.37	1,821,711.92
British & Foreign Marine, Liverpool, England.....		1,000,121.60	1,500.00	607,270.44	394,351.16	
British American Assurance, Toronto, Canada.....		133,498.72	13,000.00	50,243.00	157,211.72	923,223.17
Calcutta, Edinburgh, Scotland.....	45,505.46	140,323.30	30,519.14	53,061.51	103,283.39	1,496,240.66
Caledonian, Edinburgh, Scotland.....	189,690.00	1,298,388.27	28,335.00	239,804.83	1,273,608.44	6,231,241.43
Commercial Union Assurance, London, England.....	1,201.83	127,066.71	2,600.02	43,630.58	87,228.01	4,541,041.39
General Fire Assurance, Paris, France.....	36,830.00	164,200.00	22,140.00	86,790.00	136,400.00	1,123,845.30
Hamburg-Bremont Fire, Hamburg, Germany.....		261,980.16		66,404.00	195,516.16	
Indemnity Mutual Marine, London, England.....	10,003.52	75,285.14	6,818.21	38,288.41	53,816.46	423,953.29
Law Union & Rock, London, England.....	71,647.47	2,164,491.01	115,317.00	1,091,412.77	1,200,042.71	8,183,407.95
Liverpool & London & Globe, Liverpool, England.....	55,343.52	1,024,897.00	26,871.00	180,795.00	926,246.52	2,095,788.03
London Assurance, London, England.....	46,738.00	312,502.86	23,350.00	175,822.78	236,788.08	2,686,133.80
London & Lancashire Fire, Liverpool, England.....		865,212.23	4,434.00	196,055.09	673,156.57	3,301.48
Mannheim, Mannheim, Germany.....		929,963.00		170,329.00	824,156.57	
Marine Insurance Co., London, England.....	64,522.57	929,963.00	995.20	40,235.07	35,773.28	277,151.20
Nationale Fire, Paris, France.....	9,007.57	62,343.53	4,951.00	36,432.83	45,733.47	540,983.53
Nord-Deutsch Germany.....	14,617.43	469,920.21	4,951.00	41,235.07	425,685.14	4,800,365.46
North British & Mercantile, London, England.....	36,218.42	954,135.74	61,000.00	241,300.00	705,499.71	3,102,342.89
Northern Assurance, London, England.....	86,367.22	398,563.39	35,823.26	141,759.96	389,993.71	1,963,092.84
Norwich Union Fire, Norwich, England.....	96,371.00	199,583.12	7,216.74	95,293.09	196,347.99	1,963,092.84
Palatine, London, England.....	69,436.18	178,487.00	14,658.00	46,309.00	213,207.00	1,963,092.84
Parrotte Assurance, England.....		58,288.92		4,965.18	43,892.15	43,892.15
Phoenix Assurance, London, England.....	13,617.19	58,288.92	300.00	36,432.83	35,773.28	277,151.20
Phoenix Assurance, London, England.....	35,076.00	541,594.83	20,777.00	283,673.04	313,774.79	2,301,409.99
Royal Exchange Assurance, London, England.....	77,804.19	153,117.18	10,440.00	80,051.29	101,370.08	1,347,411.18
Royal Liverpool, England.....	12,092.00	511,873.00	24,700.00	135,636.00	413,029.00	1,546,328.43
Scottish Union & National, Edinburgh, Scotland.....	156,324.50	1,435,054.63	119,884.42	463,676.65	1,247,586.90	3,310,878.35
State Assurance, Liverpool, England.....	312,113.00	257,034.00	22,103.00	254,561.00	336,689.00	2,620,365.86
Sun Insurance Office, London, England.....	5,453.00	20,708.00	1,500.00	9,261.00	18,400.00	186,377.87
Svea Fire & Life, Gothenburg, Sweden.....	82,024.46	359,825.00	10,047.00	124,596.00	318,300.46	2,809,412.79
Union Assurance Society, London, England.....	58,079.13	67,651.59	3,332.95	33,332.95	97,944.77	504,427.42
Union Fire, Paris, France.....	13,421.00	56,412.00	3,400.00	8,110.00	65,123.00	363,433.03
Union Marine, Liverpool, England.....	10,361.17	68,134.86	4,300.00	23,840.76	58,935.27	412,311.72
Western Assurance, Toronto, Canada.....	183,323.13	580,447.44		198,846.86	570,956.94	4,212,311.72
Total.....	1,858,967.73	15,922,701.71	9,877.00	164,997.00	511,205.14	1,084,054.98
		661,020.93		5,549,082.37	12,893,608.00	61,615,940.13

## RECAPITULATION.

## District of Columbia companies:

Stock.....	38,201.00	168,319.90	171,747.71	755,622.90
Mutual.....		542.70	542.70	13,899.28
Domestic.....				
Stock.....	5,748,702.31	40,616,563.71	15,563,577.53	204,274,299.13
Mutual.....		13,251.19	1,085.62	12,737.46
United States branches of foreign fire and marine insurance companies: Stock.....	2,080,731.07	20,490.00	1,148,135.00	953,086.07
United States branches of foreign fire and marine insurance companies: Stock.....	1,888,967.73	15,922,701.71	661,020.93	12,893,638.00
Grand total.....	7,645,871.04	58,802,110.28	22,324,167.44	266,797,929.29

## Name and location.

## UNITED STATES BRANCHES OF FOREIGN FIRE AND MARINE INSURANCE COMPANIES.

Unearned premiums, marine and inland.	Reclaimable on perpetual policies.	All other claims.	Total liabilities except deposit capital.	Deposit capital.	Net surplus over deposit capital.	Surplus as regards policyholders.
Aachen & Munich Fire, Aix-la-Chapelle, Germany.....		\$31,106.13	\$1,376,917.70	\$200,000.00	\$1,273,743.40	\$1,473,743.40
Atlas Assurance, London, England.....		21,073.53	2,631,517.39	200,000.00	1,039,127.13	1,339,127.13
British & Foreign Marine, Liverpool, England.....	\$223,612.03	13,251.19	1,116,992.12	200,000.00	1,116,992.12	1,316,992.12
British America Assurance, Toronto, Canada.....	12,501.56	27,000.00	1,116,992.12	200,000.00	1,116,992.12	1,316,992.12
Calcuttian, Edinburgh, Scotland.....		27,000.00	1,116,992.12	200,000.00	1,116,992.12	1,316,992.12
Commercial Union Assurance, London, England.....		108,533.08	8,046,963.29	200,000.00	485,758.64	685,758.64
General Fire Assurance, France.....		31,217.78	572,497.18	316,000.00	2,638,368.35	2,838,368.35
Hamburg-Bremer Feuer, Hamburg, Germany.....		38,250.00	1,298,465.20	200,000.00	135,136.61	2,451,136.61
Indemnity Mutual Marine, London, England.....	141,539.12	200,000.00	357,055.28	200,000.00	403,855.23	603,855.23
Lloyd Union & Rock, London, England.....		13,278.63	401,050.38	200,000.00	101,100.65	461,100.65
Liverpool & London & Globe, Liverpool, England.....		338,163.12	10,366,993.76	338,000.00	579,463.65	917,463.65
London Assurance, London, England.....	400,800.71	135,610.73	3,359,973.64	250,000.00	5,210,745.59	5,460,745.59
London & Lancashire Fire, Liverpool, England.....	202,287.76	74,581.23	3,158,898.89	410,000.00	1,162,578.31	1,612,578.31
Mannheim, Mannheim, Germany.....	161,395.78	58,970.46	1,309,140.49	200,000.00	1,817,927.20	2,227,927.20
Marine Insurance Co., London, England.....	573,278.01	108,610.88	1,274,183.97	200,000.00	1,332,125.42	1,332,125.42
Nationale Fire, Paris, France.....	341,416.52	42,588.20	355,512.68	200,000.00	827,804.67	1,027,804.67
Nord-Deutsch, Germany.....	349,935.81	71,370.13	1,497,522.54	400,000.00	513,246.31	513,246.31
North British & Mercantile, London, England.....	99,040.11	133,497.12	5,871,867.64	200,000.00	3,411,051.07	3,611,051.07
Northern Assurance, London, England.....		104,179.20	3,360,515.80	200,000.00	3,411,051.07	3,611,051.07
Norwich Union Fire, Norwich, England.....		66,926.65	2,116,648.57	200,000.00	1,914,061.52	1,914,061.52
Palatine, London, England.....	67,281.09	50,820.44	2,277,693.78	200,000.00	379,055.63	379,055.63
Partridge Assurance, London, England.....		36,468.29	349,399.70	200,000.00	332,058.86	332,058.86
Phoenix Fire, Paris, France.....		26,478.29	349,399.70	200,000.00	226,955.82	426,955.82
Prussian National, Stettin, Germany.....	146,133.37	88,973.06	2,830,293.21	200,000.00	1,907,254.63	1,907,254.63
Royal Exchange Assurance, London, England.....	194,226.51	70,124.69	1,584,019.48	200,000.00	1,002,027.37	1,202,027.37
Royal, Liverpool, England.....	526,545.44	401,233.39	10,563,651.48	692,000.00	3,538,180.10	4,200,180.10
Scottish Union & National, Edinburgh, Scotland.....	36,925.35	171,233.11	3,165,213.32	200,000.00	3,000,959.43	3,800,959.43



TABLE B.—Liabilities of joint-stock fire and marine insurance companies of foreign countries licensed to do business in the District of Columbia during 1916—Continued.

Name and location.	Unearned premiums marine and inland.	Reclaimable on perpetual policies.	All other claims.	Total liabilities except deposit capital.	Deposit capital.	Net surplus over deposit capital.	Surplus as regards policy-holders.
UNITED STATES BRANCHES OF FOREIGN FIRE AND MARINE INSURANCE COMPANIES—continued.							
State Assurance, Liverpool, England.....			\$12,000.00	\$216,977.87	\$200,000.00	\$904,355.51	\$504,355.51
Sun Insurance Office, London, England.....			67,029.40	3,194,742.65	200,000.00	1,493,742.65	1,493,742.65
Svea Fire & Life, Gothenburg, Sweden.....			28,200.00	1,411,341.24	200,000.00	724,159.68	724,159.68
Union Assurance Society, London, England.....			15,683.97	523,772.46	287,000.00	752,738.09	1,033,738.09
Union Fire, Paris, France.....			47,000.00	806,800.31	210,000.00	403,690.51	613,690.51
Union Marine, Liverpool, England.....	\$195,543.37				200,000.00	267,575.92	467,575.92
Western Assurance, Toronto, Canada.....	242,394.65		38,087.67	1,875,941.84	400,000.00	1,052,246.02	1,452,246.02
Total.....	4,230,020.47	\$380,733.22	\$2,740,786.38	\$51,861,088.20	\$9,041,000.00	\$44,193,216.18	\$53,234,216.18
RECAPITULATION.							
District of Columbia companies:							
Stock.....			41,477.28	971,817.89	1,811,305.00	979,556.18	2,790,861.18
Mutual.....			3,618.78	18,060.76		344,842.30	344,842.30
Domestic:							
Stock.....	11,070,380.26	5,186,775.42	17,835,574.78	271,397,153.32	81,250,000.00	158,834,003.03	240,084,003.03
Lloyds.....			553.91	155,458.22		440,810.33	440,810.33
Mutual.....	600,001.39		46,300.00	1,599,447.46	100,000.00	730,150.00	830,150.00
United States branches of foreign fire and marine insurance companies:							
Stock.....	4,230,020.47	380,733.22	2,740,786.38	81,861,088.20	9,041,000.00	44,193,216.18	53,234,216.18
Grand total.....	15,900,402.12	5,567,508.64	20,772,370.13	356,003,057.85	92,262,305.00	205,522,578.62	297,724,883.62

TABLE C.—Income of joint-stock fire and marine insurance companies of foreign countries licensed to transact business in the District of Columbia during 1916.

Name and location.	Fire premiums.	Marine and inland premiums.	Deposit premiums written.	Interest on mortgage loans.	Interest on collateral loans.	Interest on bonds and dividends on stock.
UNITED STATES BRANCHES OF FOREIGN FIRE AND MARINE INSURANCE COMPANIES.						
Aachen & Munich Fire, Aix-la-Chapelle, Germany.....	\$1,105,348.98					\$98,725.26
Atlas Assurance, London, England.....	1,936,125.56					109,298.73
British & Foreign Marine, Liverpool, England.....		\$1,708,581.69				46,486.45
British America Assurance, Toronto, Canada.....	956,476.41	35,438.91				62,314.15
Caledonian, Edinburgh, Scotland.....	1,432,748.99					66,446.32
Commercial Union Assurance, London, England.....	6,702,725.81					245,670.08
General Fire Assurance, Paris, France.....	517,705.90	1,337,236.59	\$1,922.00	\$1,338.33		32,265.00
Hamburg-Bremer Fire, Hamburg, Germany.....	1,164,062.13					66,775.80
Indemnity Mutual Marine, London, England.....		647,269.04				14,117.84
Law Union & Rock, London, England.....	474,491.97					52,185.50
Liverpool & London & Globe, Liverpool, England.....	8,489,247.53					265,099.89
London Assurance, London, England.....	2,070,578.26	1,513,742.18	3,170.26	126,351.67		190,782.87
London & Lancashire Fire, Liverpool, England.....	2,554,233.41	364,969.92				134,515.01
Mannheim, Mannheim, Germany.....		3,464,665.24				40,598.48
Marine Insurance Co., London, England.....		2,012,268.77				47,121.51
Nationale Fire, Paris, France.....	356,312.48					25,629.93
North-Deutsche, Germany.....	656,871.10					63,597.78
North British & Mercantile, London, England.....	4,837,531.79	250,342.20	2,863.89			337,501.58
Northern Assurance, London, England.....	3,288,922.07			5,737.50		200,121.22
Norwich Union Fire, Norwich, England.....	2,005,226.45					107,270.62
Palatine, London, England.....	2,063,494.23	190,688.34				106,825.00
Patriotic Assurance, England.....	77,371.53					20,623.22
Phoenix Fire, Paris, France.....	356,312.48					21,443.06
Phoenix Assurance, London, England.....	2,584,529.11	381,026.85				140,777.82
Prussian National, Stettin, Germany.....	1,314,763.98	112,325.97				84,067.15
Royal Exchange Assurance, London, England.....	1,591,277.41	808,131.41				113,969.36
Royal, Liverpool, England.....	7,665,766.86	2,248,138.04	.50	9,779.68		282,908.17
Scottish Union & National, Edinburgh, Scotland.....	2,584,241.36	79,012.04		5,847.67		251,929.66
State Assurance, Liverpool, England.....	200,977.27					24,942.91
Sun Insurance Office, London, England.....	2,541,399.69					171,343.62
Svea Fire & Life, Gothenburg, Sweden.....	1,038,011.29					54,510.50
Union Assurance Society, London, England.....	626,063.51					50,280.00
Union Fire, Paris, France.....						31,648.20
Union Marine, Liverpool, England.....	507,374.32	1,218,602.19				29,685.21
Western Assurance, Toronto, Canada.....	1,190,887.68	1,064,922.40				97,361.98
Total.....	62,889,882.65	20,122,166.82	7,956.65	149,054.85		3,648,799.88

TABLE C.—Income of joint-stock fire and marine insurance companies of foreign countries licensed to transact business in the District of Columbia during 1916—Continued.

Name and location.	Fire premiums.	Marine and inland premiums.	Deposit premiums withdrawn.	Interest on mortgage loans.	Interest on collateral loans.	Interest on bonds and dividends on stock.
<b>RECAPITULATION.</b>						
District of Columbia companies:						
Stock.....	\$890,211.46			\$67,217.25		\$60,248.87
Mutual.....	31,802.55			13,484.17	\$177.52	250.00
Domestic:						
Stock.....	210,543,048.04	\$43,569,197.93	\$82,198.64	1,602,237.45	67,569.47	16,988,417.58
Mutual.....	238,933.13	3,191,398.17				19,710.16
United States branches of foreign fire and marine insurance companies: Stock.....	62,889,882.65	20,122,166.82	7,956.65	149,054.85		48,094.79
Grand total.....	274,633,897.83	66,882,672.92	90,155.29	1,831,943.72	67,886.99	3,648,790.83
						20,766,121.28
Name and location.	Interest from all other sources.	Rent.	Received from home office.	Profit on sale or maturity of ledger assets.	All other receipts.	Total income.
<b>UNITED STATES BRANCHES OF FOREIGN FIRE AND MARINE INSURANCE COMPANIES.</b>						
Aachen & Munich Fir., Aix-la-Chapelle, Germany.....	\$3,454.77		\$6,022.00	\$551.25		\$1,214,102.26
Atlas Assurance, London, England.....	4,293.59	\$4,423.96	1,990.65	3,286.25		2,059,388.74
British & Foreign Marine, Liverpool, England.....	10,713.66		1,042,959.66		\$55,892.08	2,864,613.53
Canadian Fire Insurance Co., Toronto, Canada.....	8,867.49		202,505.20	1,031.25		1,266,633.41
Colonial Fire Insurance Co., Edinburgh, Scotland.....	1,514.60	30,559.51		1,500.00		1,532,769.42
Commercial Union Assurance, London, England.....	44,829.74	69,982.37	572,924.34	5,961.94	366.50	8,982,637.70
General Fire Assurance, Paris, France.....	1,040.44				5,425.92	536,437.35
Hamburg-Bremen Fire, Hamburg, Germany.....	778.02		10,731.84	2,108.75	136.34	1,244,892.88
Indemnity Mutual Marine, London, England.....	5,204.82		8,322.02			674,045.72
Law Union & Rock, London, England.....	1,045.94		35,286.34			8,403,559.28
Liverpool & London & Globe, Liverpool, England.....	31,304.62	130,974.74	282,691.36	19,076.68	95,255.24	10,045,911.95
London Assurance, London, England.....	12,704.96		6,881.02	13,980.00	1,133.95	3,179,251.47
London & Lancashire Fire, Liverpool, England.....	36,453.00	24,467.12	15,611.87			3,527,329.79
Mannheim, Mannheim, Germany.....	9,456.94		86,384.57		50,000.80	2,205,332.59
Nationale Fire, Paris, France.....	2,423.68					2,384,366.09
Nord-Deutsch, Germany.....	6,165.37		3,138.27	1,750.00	81,847.47	2,531,381.68

North British & Mercantile, London, England.....	8,314.48	1,984.71	25,392.45	440.80	5,464,371.91
Northern Assurance, London, England.....	15,096.04	72,960.43	7,100.00	1,200.00	3,502,037.26
Norwich Union Fire, Norwich, England.....	2,806.35	59,872.36	7,233.65	.....	2,366,190.77
Palatine, London, England.....	11,827.63	4,355.32	.....	.....	2,186,502.18
Patriotic Assurance, England.....	604.94	.....	2,343.98	.....	100,943.67
Phoenix Fire, Paris, France.....	4,122.36	207,029.22	.....	58,128.02	381,877.90
Phoenix Assurance, London, England.....	5,949.00	5,839.19	.....	.....	3,377,440.02
Prussian National, Stettin, Germany.....	2,692.30	.....	2,234.50	174.10	1,519,688.59
Royal Exchange Assurance, London, England.....	6,605.58	378,490.55	.....	14,795.16	2,329,137.83
Royal, Liverpool, England.....	20,025.05	10,251.35	.....	9,236.83	10,967,051.00
Scottish Union National, Edinburgh, Scotland.....	6,775.65	.....	.....	.....	3,035,323.56
State Assurance, Liverpool, England.....	640.30	15,800.00	1,296.42	239.90	226,560.48
Sun Insurance Office, London, England.....	6,221.73	190,862.54	.....	.....	2,927,183.90
Svea Fire & Life, Gothenburg, Sweden.....	3,259.78	.....	229.52	.....	1,065,781.57
Union Assurance Society, London, England.....	5,619.54	11,699.81	.....	.....	663,892.38
Union Fire, Paris, France.....	4,911.99	218,745.45	.....	950.00	343,394.51
Union Marine, Liverpool, England.....	2,069.37	280,862.87	60.00	.....	1,470,032.22
Western Assurance, Toronto, Canada.....	13,271.19	.....	.....	.....	2,647,506.12
Total.....	309,190.38	664,929.60	69,146.44	463,499.73	92,258,877.48
RECAPITULATION.					
District of Columbia companies:					
Stock.....	3,671.89	155,380.57	.....	82,745.78	1,299,633.34
Mutual.....	110.68	3,833.40	.....	3,237.14	52,687.94
Domestic:					
Stock.....	695,560.90	1,115,651.27	1,584,314.79	6,979,243.66	283,227,379.73
Mutual.....	1,459.50	6,448.50	5,132.21	28,129.52	299,893.02
Lloyds.....	18,712.79	.....	1,703.13	7,091.69	3,267,510.57
United States branches of foreign fire and marine insurance companies: Stock.....	309,190.38	664,929.60	69,146.44	463,499.73	92,258,877.48
Grand total.....	1,028,706.14	1,946,263.34	1,660,296.57	7,563,947.52	380,405,942.08

TABLE D.—Expenditures of joint-stock fire and marine insurance companies of foreign countries licensed to transact business in the District of Columbia during 1916.

Name and location.	Fire losses.	Marine and inland losses.	Dividends to stockholders.	Commissions.	Salaries of officers and clerks.	Rent.
UNITED STATES BRANCHES OF FOREIGN FIRE AND MARINE INSURANCE COMPANIES.						
Aachen and Munich Fire, Aix-la-Chapelle, Germany.....	\$607,027.25			\$249,733.30	\$79,492.88	\$6,719.86
Atlas Assurance, London, England.....	957,501.15			364,071.06	121,824.91	18,524.45
British and Foreign Marine, Liverpool, England.....		\$898,119.94		243,775.20	98,037.77	8,000.00
British America Assurance, Toronto, Canada.....		14,842.29		216,241.16	59,837.84	4,838.27
Caledonian, Edinburgh, Scotland.....	670,018.78			308,649.19	98,367.72	9,501.82
Commercial Union Assurance, London, England.....	4,037,626.13	633,510.45		1,635,431.77	273,552.94	40,851.26
General Fire Assurance, Paris, France.....	262,801.48			170,214.98	500.00	
Hamburg-Bremen Fire, Hamburg, Germany.....	637,830.85			253,030.16	94,845.58	8,200.00
Indemnity Mutual Marine, London, England.....		276,743.66		88,492.97	20,657.55	1,293.75
Law Union and Rock, London, England.....				77,611.87	35,310.31	4,487.72
Liverpool, London (Globe), Liverpool, England.....	232,070.51			1,816,455.49	393,847.66	64,732.51
London Assurance, London, England.....	4,791,911.53	358,986.63		703,265.16	182,158.84	24,450.69
London and Lancashire Fire, Liverpool, England.....	845,434.13	556,459.61		464,203.06	181,282.19	31,901.23
Mannheim, Mannheim, Germany.....	1,261,514.95	149,032.43		738,665.24	30,248.20	
Marine Insurance Co., London, England.....		708,802.36		480,438.79	1,775.12	1,500.00
Nationale Fire, Paris, France.....	164,620.33			107,038.55	131.89	
North British, London, England.....	427,553.17	713,248.50		1,023,623.86	74,423.33	5,600.00
North British Marine, London, England.....	2,520,867.13	61,715.38		1,023,623.86	260,695.36	34,880.99
Norwich Union Fire, Norwich, England.....	1,586,361.68			557,821.82	234,000.00	26,000.00
Palatine, London, England.....	1,043,280.23	65,115.58		400,741.77	132,036.49	12,223.28
Patriotic Assurance, England.....	1,256,960.84			471,026.08	91,709.44	
Phoenix Fire, Paris, France.....	7,265.36			9,676.57	7,021.58	1,001.12
Phoenix Assurance, London, England.....	164,620.35			1,07,038.55	131.25	
Prussian National, Stettin, Germany.....	1,255,632.21	227,724.94		558,122.72	164,216.95	23,790.63
Royal Exchange Assurance, London, England.....	673,714.02	54,941.01		338,797.79	77,842.13	6,355.11
Royal, Liverpool, England.....	807,532.82	279,893.08		546,923.33	84,306.53	10,387.87
Scottish Union & National, Edinburgh, Scotland.....	4,041,946.76	823,811.84		1,641,800.25	652,950.41	85,472.75
State Assurance, Liverpool, England.....	1,347,712.55	28,508.62		553,239.70	121,311.25	11,179.10
Sun Insurance Office, London, England.....	78,945.19			49,777.14	8,971.28	600.81
Svea Fire & Life, Gothenburg, Sweden.....	1,301,864.45			542,458.93	167,445.41	23,332.79
Union Assurance Society, London, England.....	505,325.20	274,911.30		37,060.92	37,060.92	7,800.00
Union Fire, Paris, France.....	245,368.49			137,828.17	44,431.52	5,819.14
Union Marine, Liverpool, England.....	234,443.16			157,212.91	300.00	
Western Assurance, Toronto, Canada.....	618,080.00	509,091.42		200,064.52	61,858.21	5,455.29
		384,987.29		487,066.75	73,065.28	7,114.11
Total.....	33,313,199.14	8,062,343.53		16,396,128.35	3,950,209.22	507,790.96

## RECAPITULATION.

## District of Columbia companies:

Stock.....	587,770.37					78,999.09	11,150.00
Mutual.....	7,809.62					11,378.30	2,256.00
Domestic.....					51,000.00		
Stock.....	100,764,652.25	18,150,039.00	20,747,946.55			9,026,297.70	1,449,465.28
Mutual.....	149,923.58	1,603,997.36				28,324.75	3,025.00
Lloyds.....			75,000.00			147,543.99	14,411.16
United States branches of foreign fire and marine insurance companies: Stock.....	33,318,199.14	8,062,343.33				3,950,269.22	507,700.96
Grand total.....	143,828,354.96	27,825,379.89	20,873,946.55			14,141,543.54	1,988,398.40

## Name and location.

## UNITED STATES BRANCHES OF FOREIGN FIRE AND MARINE INSURANCE COMPANIES.

Repairs, expenses, and taxes on real estate.	All other taxes, licenses, and insurance department fees.	Deposit premiums returned.	Remitted to home office.	Loss on sale or maturity of ledger assets.	All other expenses.	Total expenditures.
Aachen and Munich Fire, Aie-la-Chapelle, Germany.....			\$457.36			\$1,130,992.83
Atlas Assurance, London, England.....	\$39,539.70		131,744.73	\$12,096.33	\$135,926.15	1,908,877.89
British and Foreign Marine Insurance Co., Liverpool, England.....	57,679.99		1,263,598.06		253,855.58	2,531,010.59
British and Foreign Fire Insurance Co., London, England.....	50,111.22		102,476.97		59,308.40	1,293,103.48
Calcutta Fire Insurance Co., Calcutta, India.....	37,341.14		69,814.08	2,156.75	125,350.28	1,443,954.08
Commercial Union Assurance, London, England.....	50,618.68		438,158.51		153,127.30	8,096,930.08
General Fire Assurance, Paris, France.....	237,179.34	\$8,154.30			725,934.08	22,772.60
Hamburg-Bremen Fire, Hamburg, Germany.....	16,010.40				159,506.07	1,217,477.08
Indemnity Mutual Marine, London, England.....	52,637.50		52,308.10	4,591.25	29,380.82	528,968.32
Law Union and Rock, London, England.....	19,749.89		98,506.15		64,050.73	894,184.09
Liverpool & London & Globe, Liverpool, England.....	16,731.03	3,703.45	679,875.83	1,794.05	281,241.05	3,338,231.58
London Assurance, London, England.....	259,447.09		138,312.09		391,973.44	2,736,899.47
London and Lancashire Fire, Liverpool, England.....	106,580.41		80,182.34		4,334.47	4,315,375.92
Mannheim, Mannheim, Germany.....	76,161.43		239,946.35		17,229.13	205,316.49
Marine Insurance Co., London, England.....	47,953.50				210,179.10	2,012,782.00
Nationale Fire, Paris, France.....	18,532.31		61,576.50		569,857.94	5,281,647.83
North-British Assurance, Newcastle, England.....	18,112.26		450,000.00	154,496.93	397,892.02	2,991,924.23
North American Assurance, London, England.....	100,973.95		31,540.09	65,726.91	263,249.24	1,997,463.09
Norwich Union Fire, Norwich, England.....	74,916.07		2,227.78		206,954.30	2,148,437.74
Palatine, London, England.....	71,470.24		37,950.56		16,893.07	49,223.71
Parthia Assurance, Enchead.....	6,455.77		239.72	620.52	11,206.92	294,549.01
Phoenix Fire, Paris, France.....	11,532.54		236,657.21		439,363.10	3,013,186.49
Phoenix Assurance, London, England.....	107,448.73		84.00		152,895.24	1,359,179.09
Prussian National, Stettin, Germany.....	49,833.08		130,430.26	1,815.05	189,750.50	2,126,949.23
Royal Exchange Assurance, London, England.....	75,909.79					

TABLE D.—Expenditures of joint-stock fire and marine insurance companies of foreign countries licensed to transact business in the District of Columbia during 1916—Continued.

Name and location.	Repairs, ex- penses, and taxes on real estate.	All other taxes, li- censes, and insurance department fees.	Deposit premiums returned.	Remitted to home office.	Loss on sale or maturity of ledger assets.	All other expenses.	Total ex- penditures.
UNITED STATES BRANCHES OF FOREIGN FIRE AND MARINE INSURANCE COM- PANIES—continued.							
Royal, Liverpool, England.....	\$245,511.32	\$284,452.52	\$2,215.00	\$947,895.71	.....	\$1,270,480.30	\$9,996,545.86
Scottish Union & National, Edinburgh, Scotland.....	5,933.73	89,593.76	.....	406,413.99	.....	301,347.19	2,892,470.01
State Assurance, London, England.....	.....	7,282.71	.....	25,322.16	.....	14,555.08	186,074.37
Swedish Fire & Marine, Stockholm, Sweden.....	7,725.43	102,312.53	.....	378,192.20	.....	275,724.41	2,796,475.26
Svea Fire and Life, Gothenburg, Sweden.....	.....	32,113.61	.....	7,921.84	.....	91,890.90	973,395.52
Union Assurance Society, London, England.....	.....	18,789.05	.....	.....	.....	65,547.66	517,784.03
Union Fire, Paris, France.....	.....	17,333.37	.....	4,873.20	.....	14,496.60	428,692.24
Union Marine, Liverpool, England.....	.....	45,006.06	.....	204,984.82	.....	52,100.31	1,078,560.63
Western Assurance, Toronto, Canada.....	.....	60,829.24	.....	271,087.16	.....	149,025.32	2,083,227.61
Total.....	458,953.85	2,586,452.89	9,459.95	7,206,876.34	319,024.23	8,103,011.58	80,918,510.04
RECAPITULATION.							
District of Columbia companies:	62,226.46	31,251.60	.....	.....	.....	297,433.28	1,354,436.51
Stock:	2,354.92	533.65	.....	.....	.....	24,714.31	49,055.95
Domestic:	.....	.....	.....	.....	.....	.....	.....
Mutual:	708,303.14	8,203,832.64	173,889.85	.....	1,556,478.24	32,641,950.63	253,380,204.99
Stock:	3,827.73	4,821.48	47,836.81	.....	1,678.13	56,655.92	323,148.44
Mutual:	.....	61,270.43	.....	.....	.....	138,478.97	2,709,878.00
Lloyds:	.....	.....	.....	.....	.....	.....	.....
United States branches of foreign fire and marine insurance companies: Stock.....	458,953.85	2,586,452.89	9,459.95	7,206,876.34	319,024.23	8,103,011.58	80,918,510.04
Grand total.....	1,235,666.10	10,888,162.60	231,186.61	7,206,876.34	1,577,180.60	41,242,244.69	340,735,293.93

TABLE E.—Risks in force, risks written, and premiums thereon by foreign joint-stock fire and marine insurance companies licensed to transact business in the District of Columbia during 1916.

Name and location.	UNITED STATES BRANCHES OF FOREIGN FIRE AND MARINE INSURANCE COMPANIES.					
	Fire risks in force Dec. 31, 1915.	Premiums.	Marine and inland risks in force Dec. 31, 1915.	Premiums.	Fire risks written during the year.	Premiums.
Aachen and Munich, Aix-la-Chapelle, Germany.....	\$310, 267, 567.00	\$2, 886, 971.89			\$180, 770, 603.00	\$1,661,698.33
Atlas Assurance, London, England.....	423, 423, 887.00	4, 139, 069.93	\$0, 1,069, 459.00		331, 347, 347.00	3, 218, 888.00
British and Foreign Marine, Liverpool, England.....			4, 427, 914.00	\$615, 570.55		
British America Assurance, Toronto, Canada.....				11, 022.05		
Caledonian, Edinburgh, Scotland.....	269, 989, 283.00	2, 673, 418.61			186, 611, 812.00	1, 714, 623.85
Commercial Union Assurance, London, England.....	353, 833, 963.00	3, 573, 881.08			235, 484, 394.00	2, 418, 818.37
General Fire Assurance, Paris, France.....	1, 350, 801, 877.00	13, 120, 409.94	25, 968, 430.00	275, 202.71	958, 811, 308.00	9, 396, 446.14
Hamburg-Bremen Fire, Hamburg, Germany.....	113, 446, 194.00	1, 028, 749.16			114, 003, 724.00	1, 057, 165.46
Indemnity Mutual Marine, London, England.....	283, 947, 385.00	3, 107, 985.80			189, 526, 622.00	2, 083, 973.23
Law Union & Rock, London, England.....			14, 073, 276.00	288, 956.26		
Liverpool & London & Globe, Liverpool, England.....	120, 155, 415.00	1, 187, 246.82			121, 303, 541.00	1, 150, 026.56
London Assurance, London, England.....	2, 274, 438, 595.00	21, 718, 262.35	39, 383, 339.00	890, 085.05	1, 692, 225, 290.00	15, 708, 396.78
London and Lancashire Fire, Liverpool, England.....	491, 942, 223.00	5, 139, 366.82	43, 124, 416.00	321, 897.18	320, 406, 917.00	3, 316, 058.70
Mannheim, Mannheim, Germany.....	746, 226, 438.00	6, 826, 269.33	12, 576, 886.00	244, 871.90	535, 831, 197.00	4, 509, 340.04
Marine Insurance Co., London, England.....			64, 111, 130.00	1, 081, 771.57		
Nationale Fire, Paris, France.....			193, 680, 154.00	694, 236.23		
Nord-Deutsche Allgemeine, Hamburg, Germany.....	103, 537, 252.00	963, 097.38			110, 221, 797.00	1, 099, 490.99
North British & Mercantile, London, England.....	122, 451, 277.00	1, 398, 366.89	13, 012, 617.00	316, 801.59	114, 694, 092.00	1, 178, 930.96
Northern Assurance, London, England.....	1, 291, 227, 678.00	17, 773, 893.11			984, 250, 168.00	7, 992, 555.68
Norwich Union Fire, Norwich, England.....	723, 302, 698.00	7, 153, 160.85			531, 954, 691.00	5, 291, 250.11
Palatine, London, England.....	445, 823, 732.00	4, 504, 247.95	1, 820, 546.00	42, 201.11	315, 872, 403.00	3, 427, 283.21
Patriotic Assurance, London, England.....	409, 683, 568.00	2, 375, 254.64			314, 641, 587.00	3, 338, 198.07
Phoenix Assurance, Paris, France.....	90, 456, 092.00	2, 332.85			25, 203, 954.00	240, 037.42
Phoenix Assurance, London, England.....	710, 877, 664.00	819, 011.12			99, 896, 246.00	929, 887.68
Prussian Assurance, London, England.....	307, 525, 924.00	6, 194, 895.66	20, 208, 151.00	389, 491.48	596, 521, 476.00	5, 108, 083.28
Prussian National, Stettin, Germany.....	377, 325, 924.00	3, 438, 866.48	2, 299, 794.00	50, 845.82	228, 070, 793.00	2, 477, 526.66
Royal Exchange Assurance, London, England.....	1, 416, 811, 822.00	3, 772, 680.46	24, 555, 585.00	439, 099.71	317, 397, 100.00	2, 712, 459.04
Royal, Liverpool, England.....	96, 161, 216.00	19, 160, 459.63	52, 955, 470.00	883, 409.02	1, 282, 786, 242.00	12, 406, 619.72
Scottish Union National, Edinburgh, Scotland.....	1, 800, 412, 946.00	6, 902, 714.95	1, 519, 478.00	34, 011.03	566, 643, 374.00	4, 983, 942.29
State Assurance, Liverpool, England.....	49, 049, 690.00	484, 837.75			45, 904, 368.00	414, 418.26
Sun Insurance Office, London, England.....	665, 655, 049.00	6, 671, 746.82			429, 684, 042.00	4, 411, 557.77
Svea Fire & Life, Gothenburg, Sweden.....	168, 208, 298.00	1, 970, 333.71			150, 241, 522.00	1, 716, 945.96
Union Assurance Society, London, England.....	111, 118, 848.00	1, 185, 794.43			112, 398, 080.00	1, 124, 348.96
Union Fire, Paris, France.....	95, 043, 786.00	915, 018.00			94, 259, 182.00	898, 722.60
Western Assurance, Toronto, Canada.....			32, 456, 368.00	692, 474.87		
Total.....	331, 219, 007.00	3, 131, 327.97	327, 700, 551.00	293, 305.41	263, 182, 053.00	2, 332, 816.12
Total.....	15, 589, 499, 165.00	149, 220, 059.03	648, 743, 764.00	7, 558, 284.17	11, 476, 146, 830.00	108, 350, 519.24



TABLE E.—*Risks in force, risks written, and premiums thereon by foreign joint-stock fire and marine insurance companies licensed to transact business in the District of Columbia during 1916—Continued.*

Name and location.	Fire risks in force Dec. 31, 1915.		Premiums.		Marine and inland risks in force Dec. 31, 1915.		Premiums.		Fire risks written during the year.		Premiums.	
RECAPITULATION.												
District of Columbia companies:												
Stock.		\$161,998,858.68		\$1,415,411.12						\$151,410,729.27		\$1,557,289.36
Mutual.		15,357,342.00		28,162.83						18,315,606.00		32,125.89
Domestic.												
Stock.		46,160,499,010.00		459,976,810.26		\$1,158,477,721.00		\$19,169,693.15		34,080,973,385.00		343,544,576.16
Mutual.						354,915.85				39,950,926.50		326,989.93
Lloyds.		45,483,927.50						1,332,413.10				
United States branches of foreign fire and marine insurance companies, Stock.		15,539,499,165.00		119,220,039.03		648,743,764.00		7,558,284.17		11,476,146,836.00		108,350,519.24
Grand total.		61,922,838,303.18		610,985,359.09		1,885,999,436.00		28,060,390.42		45,766,797,476.77		453,811,500.58
Name and location.												
UNITED STATES BRANCHES OF FOREIGN FIRE AND MARINE INSURANCE COMPANIES.												
Aachen and Munich, Aix-la-Chapelle, Germany.		\$191,038,170.00		\$4,548,670.22						\$176,942,125.00		\$1,675,161.54
Atlas Assurance, London, England.		754,771,234.00		7,357,957.93						287,060,834.00		2,871,509.99
British and Foreign Marine, Liverpool, England.												
British America Assurance, Toronto, Canada.	\$1,566,717,413.00	\$6,335,869.82				\$1,655,786,872.00	\$6,951,440.37					
Edinburgh, Scotland.	9,173,064.00	55,194.85										
Commercial Union Assurance, London, England.		456,601,105.00		4,388,012.46		13,600,978.00	69,216.90			202,032,071.00		1,956,267.84
English Fire Assurance, Paris, France.		581,358,357.00		5,992,700.05						225,127,960.00		2,356,813.86
Hamburg-Bremer Fire, Hamburg, Germany.		2,900,013,185.00		22,516,856.13		1,748,400,713.00	2,611,390.50			\$79,758,745.00		8,887,304.41
Indemnity Mutual Marine, London, England.		275,413,010.00		2,085,914.62						100,922,407.00		933,306.87
Law Union & Rock, London, England.		475,471,007.00		5,191,959.03						189,659,914.00		2,124,957.02
Liverpool & London & Globe, Liverpool, England.	204,194,477.00	998,841.78				218,267,753.00	1,287,841.04			104,892,966.00		1,013,289.73
Grand total.	229,149,166.00	1,804,199.45	3,906,663,885.00	37,486,659.13	268,732,765.00	2,694,284.50	1,537,202,012.00			15,245,729.86		

London Assurance, London, England.....	545, 113, 281.00	2, 980, 781.61	812, 349, 140.00	8, 455, 425.32	588, 237, 697.00	3, 308, 681.79	303, 365, 256.00	3, 105, 777.03
London and Lancashire Fire, Liverpool, England.....	37, 813, 325.00	499, 491.29	1, 282, 057, 635.00	11, 395, 690.37	50, 390, 211.00	744, 363.19	475, 375, 481.00	4, 283, 839.07
Mannheim, Mannheim, Germany.....	327, 546, 438.00	4, 227, 096.15			891, 657, 568.00	5, 308, 867.72		
Marine Insurance Co., London, England.....	5, 164, 683, 435.00	3, 780, 093.82			5, 358, 393, 649.00	4, 474, 330.05		
Nationale Fire, Paris, France.....								
North-Deutsche, Germany.....	241, 889, 059.00	2, 033, 403.82	213, 730, 049.00	1, 972, 588.37			90, 240, 705.00	828, 419.02
North British & Mercantile, London, England.....	26, 981, 217.00	391, 661.05	237, 175, 369.00	2, 577, 437.85	255, 501, 676.00	2, 350, 265.41	101, 001, 376.00	1, 183, 010.61
Northern Assurance, London, England.....			2, 275, 263, 146.00	18, 796, 494.79	26, 981, 217.00	391, 661.05	891, 653, 053.00	7, 383, 746.20
Norwich Union Fire, Norwich, England.....	10, 831, 238.00	257, 139.26	1, 255, 258, 621.00	12, 444, 410.96			476, 742, 894.00	4, 782, 046.01
Palatine, London, England.....			801, 696, 135.00	7, 491, 537.16	12, 651, 784.00	299, 340.37	307, 365, 865.00	3, 203, 001.78
Parrotte Assurance, England.....			724, 325, 155.00	7, 713, 452.71			282, 437, 196.00	3, 133, 327.87
Phoenix Fire, Paris, France.....			25, 817, 203.00	242, 570.27			5, 467, 265.00	51, 920.70
Phoenix Assurance, London, England.....	51, 690, 645.00	578, 848.07	190, 352, 338.00	1, 748, 898.80	71, 808, 796.00	968, 339.55	78, 117, 768.00	710, 759.20
Prussian National, Berlin, Germany.....	8, 968, 479.00	144, 963.53	1, 307, 399, 140.00	11, 302, 978.94	11, 268, 273.00	195, 749.35	525, 953, 937.00	4, 086, 326.33
Royal Exchange Assurance, London, England.....	281, 679, 479.00	1, 599, 125.17	730, 278, 922.00	6, 485, 139.50	306, 235, 064.00	2, 058, 134.88	220, 619, 885.00	2, 387, 732.79
Royal, Liverpool, England.....	833, 175, 775.00	3, 121, 268.25	3, 218, 887, 458.00	31, 567, 079.35	886, 131, 245.00	4, 004, 677.87	275, 394, 175.00	2, 549, 809.59
Scottish Union National, Edinburgh, Scotland.....	5, 781, 769.00	93, 427.01	1, 367, 056, 320.00	11, 886, 657.24	7, 301, 247.00	127, 438.04	1, 166, 162, 831.00	11, 495, 749.14
State Assurance, Liverpool, England.....			94, 934, 038.00	809, 256.01			504, 234, 653.00	4, 558, 801.30
Sun Insurance Office, London, England.....			1, 065, 339, 091.00	11, 083, 304.59			38, 028, 138.00	351, 686.77
Svea Fire & Life, Gothenburg, Sweden.....			318, 449, 820.00	3, 687, 279.67			409, 290, 959.00	4, 251, 701.81
Union Assurance Society, London, England.....			223, 517, 828.00	2, 310, 143.37			124, 526, 704.00	1, 927, 741.30
Union Fire, Paris, France.....			189, 302, 968.00	1, 813, 740.60			87, 170, 267.00	1, 927, 846.40
Union Marine, Liverpool, England.....	337, 968, 425.00	2, 086, 414.43			390, 424, 793.00	2, 778, 889.30	79, 621, 798.00	748, 219.12
Western Assurance, Toronto, Canada.....	242, 221, 768.00	1, 676, 034.78	594, 401, 065.00	5, 464, 144.09	274, 922, 319.00	1, 939, 340.19	249, 331, 940.00	2, 307, 555.44
Total.....	12, 367, 920, 796.00	35, 065, 987.90	27, 015, 645, 995.00	257, 570, 578.27	13, 016, 664, 590.00	42, 564, 272.07	10, 445, 176, 124.00	101, 558, 309.50

RECAPITULATION.								
District of Columbia companies:								
Stock.....			313, 409, 587.95	2, 972, 790.48			122, 250, 519.52	1, 259, 346.19
Mutual.....			33, 672, 948.00	60, 288.72			18, 763, 374.00	32, 572.68
Domestic:								
Stock.....	14, 380, 737, 405.00	77, 190, 311.84	80, 241, 472, 395.00	803, 521, 386.42	15, 539, 215, 126.00	96, 360, 004.99	29, 708, 900, 785.00	309, 223, 462.68
Lloyd's.....	1, 436, 927, 095.00	6, 181, 211.76	85, 434, 854.00	681, 965.78	1, 515, 705, 046.00	7, 513, 624.86	37, 024, 251.50	228, 338.12
United States branches of foreign fire and marine insurance companies: Stock.....								
	12, 367, 920, 796.00	35, 065, 987.90	27, 015, 645, 995.00	257, 570, 578.27	13, 016, 664, 590.00	42, 564, 272.07	10, 445, 176, 124.00	101, 558, 309.50
Grand total.....	28, 185, 585, 296.00	118, 377, 511.50	107, 689, 635, 779.95	1, 064, 806, 839.67	30, 071, 584, 732.00	146, 437, 901.92	40, 332, 115, 054.02	412, 302, 029.07

TABLE E.—*Risks in force, risks written, and premiums thereon by foreign joint-stock fire and marine insurance companies licensed to transact business in the District of Columbia during 1916—Continued.*

Name and location.	Deduct excessations and cancella- tions, marine and inland.	Premiums.	Fire risks in force end of year.	Premiums.	Marine and inland risks in force end of year.	Premiums.
UNITED STATES BRANCHES OF FOREIGN FIRE AND MARINE INSURANCE COMPANIES.						
Aachen and Munich, Aix-la-Chapelle, Germany.....			\$314,096,045.00	\$2,573,508.08		
Atlas Assurance, London, England.....			407,689,400.00	4,480,447.94	\$88,303,123.00	\$757,136.74
British and Foreign Marine, Liverpool, England.....	\$1,547,483,749.00	\$0,194,303.03			2,148,518.00	38,502.06
British America Assurance, Toronto, Canada.....	11,452,400.00	30,714.84				
Caledonian, Edinburgh, Scotland.....			253,639,034.00	2,431,774.62		
Commercial Union Assurance, London, England.....			353,210,397.00	3,632,886.19		
Commercial Union Assurance, London, England.....	1,710,157,832.00	2,193,326.98	1,439,834,440.00	13,623,551.72	32,242,881.00	418,063.52
General Fire Assurance, Paris, France.....			126,527,511.00	1,152,097.75		
Hamburg-Bremen Fire, Hamburg, Germany.....			283,814,093.00	3,067,002.01		
Indemnity Mutual Marine, London, England.....	194,837,888.00	889,025.80			23,429,865.00	398,215.24
Law Union & Rock, London, England.....			136,565,990.00	1,324,033.65		
London Assurance & General, London, England.....	299,036,455.00	1,587,899.66	2,319,401,843.00	22,190,929.27	59,696,250.00	1,106,474.84
London Assurance, London, England.....	543,400,372.00	2,918,136.15	508,983,884.00	5,239,647.59	44,837,325.00	390,545.04
London and Lancashire Fire, Liverpool, England.....	32,914,246.00	381,617.78	806,682,154.00	7,111,770.30	17,476,005.00	362,745.41
Mannheim, Mannheim, Germany.....	817,907,477.00	3,971,527.57			73,730,091.00	1,337,340.45
Marine Insurance Co., London, England.....	5,019,514,401.00	3,569,011.11			338,849,248.00	904,738.94
Nationale Fire, Paris, France.....			123,518,344.00	1,144,109.35		
Nord-Deutsche, Germany.....	225,020,840.00	1,588,226.41	136,170,963.00	1,393,627.24	30,474,830.00	762,009.00
North British & Mercantile, London, England.....	10,949,045.00	103,713.29	1,282,610,933.00	11,891,747.59	16,031,572.00	287,945.76
Northern Assurance, London, England.....			478,511,775.00	4,762,364.98		
Norwich Union Fire, Norwich, England.....			491,190,270.00	4,728,335.38		
Palatine, London, England.....	6,844,371.00	130,272.06	441,847,456.00	4,860,124.84	5,807,413.00	149,068.31
Phoenix Assurance, London, England.....			201,349,008.00	1,901,649.57		
Phoenix Assurance, London, England.....	49,269,784.00	634,274.39	112,234,457.00	1,035,139.60		
Prussian National, Stettin, Germany.....	7,069,330.00	102,599.20	781,443,203.00	6,016,632.61	22,509,012.00	334,065.16
Royal Exchange Assurance, London, England.....	274,027,642.00	1,401,208.37	334,976,832.00	3,328,693.35	31,698,943.00	93,150.00
Royal, Liverpool, England.....	787,069,704.00	2,998,599.87	454,684,747.00	3,935,329.21	31,007,422.00	596,806.51
Scottish Union National, Edinburgh, Scotland.....	3,435,814.00	52,325.23	2,062,724,027.00	20,071,330.21	98,401,541.00	1,006,078.00
State Assurance, Liverpool, England.....			862,821,067.00	7,327,855.94	3,805,433.00	75,112.81
Swedish Fire & Life, Gothenburg, Sweden.....			56,925,920.00	547,569.24		
Svea Fire & Life, Gothenburg, Sweden.....			686,048,132.00	6,831,002.78		
Union Assurance Society, London, England.....			183,923,116.00	2,203,508.37		
Union Fire, Paris, France.....			136,347,561.00	1,832,266.99		
Union Marine, Liverpool, England.....	352,759,970.00	2,211,104.35	109,681,259.00	1,063,321.48		
Western Assurance, Toronto, Canada.....	288,337,252.00	1,498,339.94			37,604,823.00	507,694.95
Total.....	12,049,225,198.00	32,447,518.72	16,570,409,871.00	156,012,208.77	967,439,362.00	10,086,753.35

## RECAPITULATION.

## District of Columbia companies:

Stock Mutual.....	191,450,068.43	1,713,354.29				
Domestic Stock.....	14,000,574.00	27,716.14				
Stock Mutual.....	69,502,272.65	494,207,923.74	1,005,409,091.00	20,857,732.34		
Lloyds.....	50,532,571,010.00	453,367.66	113,899,137.00	1,730,179.68		
United States branches of foreign fire and marine insurance companies: Stock.....	48,410,092.50	156,012,208.77	967,439,362.00	10,086,733.35		
Grand total.....	27,334,837,142.00	652,504,830.60	2,086,747,590.00	38,674,665.37		

## Name and location.

## UNITED STATES BRANCHES OF FOREIGN FIRE AND MARINE INSURANCE COMPANIES.

	Deduct amount reinsured, fire.	Premiums.	Deduct amount reinsured, marine and inland.	Premiums.	Net amount in force, fire.	Premiums.	Net amount in force, marine and inland.	Premiums.
Aachen and Munich, Aix-la-Chapelle, Germany.....	\$40,123,924.00	\$450,873.45	\$54,440,432.00	\$397,788.25	\$204,972,121.00	\$2,422,635.23	\$33,862,691.00	\$359,348.49
Atlas Assurance, London, England.....	110,211,644.00	941,462.62	1,251,486.00	13,498.94	357,468,736.00	3,544,983.32	897,032.00	25,003.12
British and Foreign Marine, Liverpool, England.....								
British America Assurance, Toronto, Canada.....	54,718,633.00	526,725.23			198,050,331.00	1,905,049.39		
Caledonian, Edinburgh, Scotland.....	72,129,432.00	773,897.72			280,189,065.00	2,801,988.47		
Commercial Union Assurance, London, England.....	185,269,246.00	1,518,906.18	3,484,913.00	63,399.40	1,245,585,194.00	12,102,645.54	28,757,968.00	354,664.12
General Fire Assurance, Paris, France.....	31,311,112.00	279,672.54			95,216,399.00	2,872,935.21		
Hamburg-Bremen Fire, Hamburg, Germany.....	76,141,661.00	857,522.64			207,672,432.00	2,209,473.37		
Indemnity Mutual Marine, London, England.....			6,534,467.00	145,354.54			10,895,398.00	252,830.70
Law Union & Rock, London, England.....	33,071,522.00	500,341.38			83,494,468.00	823,692.27		
Liverpool & London & Globe, Liverpool, England.....								
London Assurance, London, England.....	757,723,915.00	6,343,937.39	18,520,424.00	317,313.26	1,611,737,928.00	15,846,991.88	41,175,820.00	789,161.58
London and Lancashire Fire, Liverpool, England.....	101,248,422.00	1,108,015.51	14,901,288.00	92,459.85	407,695,462.00	4,151,632.08	29,846,097.00	298,085.79
Mannheim, Mannheim, Germany.....	208,629,680.00	1,837,114.32	3,349,829.00	39,953.85	598,052,474.00	5,274,655.98	14,126,176.00	322,791.56
North German Fire, London, England.....			73,989,084.00	376,559.08			61,087,338.00	1,080,633.06
North German Assurance Co., London, England.....							204,839,564.00	528,179.26
North German Assurance Co., London, England.....	61,382,798.00	617,094.02			57,135,546.00	527,075.33		
North German Assurance Co., London, England.....	33,365,361.00	357,133.33	4,142,388.00	93,111.54	102,805,632.00	1,037,293.91	26,332,442.00	608,897.46
North German Assurance Co., London, England.....	302,429,635.00	2,215,011.38	5,734,262.00	94,755.33	1,081,180,438.00	9,107,737.21	10,287,310.00	193,186.43
North German Assurance Co., London, England.....	174,463,082.00	1,639,872.42			604,022,675.00	6,022,492.53		
Norwich Union Fire, Norwich, England.....	136,086,983.00	1,261,980.41	781,096.00	14,506.13	358,103,287.00	3,405,334.97	5,026,317.00	134,562.18
Palatine, London, England.....	78,806,658.00	774,189.41			363,081,268.00	3,465,953.43		
Parrot Assurance, London, England.....	11,370,298.00	114,855.98			8,979,010.00	57,075.33		
Phoenix Assurance, London, England.....	55,069,024.00	511,064.27			57,135,546.00	57,075.33		
Phoenix Assurance, London, England.....	266,514,480.00	2,107,964.03	3,419,024.00	46,547.85	54,925,436.00	4,445,688.58	19,089,988.00	287,517.31
Prussian National, Stettin, Germany.....	83,361,496.00	902,498.06	20,000.00	66.06	231,615,326.00	2,626,665.29	3,678,943.00	98,083.40
Royal Exchange Assurance, London, England.....	113,865,435.00	906,678.27	11,140,132.00	232,936.40	340,759,312.00	3,028,651.64	20,467,200.00	333,930.05

TABLE E.—*Risks in force, risks written, and premiums thereon, by foreign joint-stock fire and marine insurance companies licensed to transact business in the District of Columbia during 1916—Continued.*

Name and location.	Deduct amount retained, fire.	Premiums.	Deduct amount rein- sured, marine and inland.	Premiums.	Net amount in force, fire.	Premiums.	Net amount in force, marine and inland.	Premiums.
<b>UNITED STATES BRANCHES OF FOREIGN LIFE AND MARINE INSURANCE COMPANIES—continued.</b>								
Royal, Liverpool, England.....	\$386,433,996.00	\$3,775,746.56	\$4,596,648.00	\$28,117.50	\$1,676,291,331.00	\$16,295,583.65	\$93,864,893.00	\$977,960.50
Scottish Union National, Edinburgh, Scotland.....	298,761,644.00	2,200,112.35	147,730.00	1,262.11	596,660,026.00	5,127,743.59	3,717,703.00	73,850.70
State Assurance, Liverpool, England.....	298,757,713.00	1,187,697.16			38,173,207.00	359,872.08		
Sun Insurance Office, London, England.....	121,301,418.00	1,256,984.00			564,746,714.00	5,574,668.78		
Swiss Fire & Life, London, England.....	36,938,232.00	417,346.24			156,984,884.00	1,847,192.13		
Union Fire & Marine Society, London, England.....	26,792,537.00	231,047.16			109,555,024.00	1,131,249.83		
Union Fire, Paris, France.....	26,094,228.00	273,124.72			83,587,031.00	792,396.76		
Union Marine, Liverpool, England.....			11,308,246.00	236,307.03			26,356,577.00	331,387.92
Western Assurance, Toronto, Canada.....	115,285,270.00	985,844.19	8,109,900.00	125,746.37	229,583,855.00	2,170,744.46	28,475,167.00	373,283.88
Total.....	4,019,183,796.00	35,954,662.94	238,624,701.00	2,576,421.84	12,551,286,075.00	120,057,605.83	728,814,661.00	7,510,331.51
<b>RECAPITULATION.</b>								
District of Columbia companies:								
Stock.....	29,731,392.77	298,403.71			161,427,675.66	1,414,950.58		
Mutual.....					14,909,574.00	27,716.14		
Domestic.....								
Stock.....	10,576,608,804.00	99,772,717.91	365,997,663.00	6,251,765.68	394,525,962,806.00	394,525,205.83	1,239,411,428.00	20,605,966.66
Mutual.....	10,464,800.50	106,864.06			37,945,802.00	346,703.00		
Lloyds.....			48,943,473.00	637,213.89			64,955,664.00	1,092,965.79
United States branches of foreign fire and marine insurance companies: Stock.....	4,019,183,796.00	35,954,662.94	238,624,701.00	2,576,421.84	12,551,286,075.00	120,057,605.83	728,814,661.00	7,510,331.51
Grand total.....	14,635,988,793.27	136,132,648.62	653,565,837.00	9,465,401.41	52,721,531,922.66	516,372,181.98	2,033,181,753.00	29,209,263.96

TABLE F.—*Business transacted in the District of Columbia by foreign joint-stock fire and marine insurance companies during 1916.*

Name and location.	Fire risks written.	Premiums received.	Losses paid.	Losses incurred.	Marine and inland risks written.
UNITED STATES BRANCHES OF FOREIGN FIRE AND MARINE INSURANCE COMPANIES.					
Aachen and Munich Fire, Aix-la-Chapelle, Germany.....	\$486,960.00	\$4,145.73	\$1,733.71	\$1,822.13	.....
Atlas Assurance, London, England.....	705,003.00	4,255.15	1,020.92	555.92	.....
British and Foreign Marine, Liverpool, England.....	.....	.....	.....	.....	\$30,811.00
British-America Assurance, Toronto, Canada.....	717,384.00	4,171.93	1,323.60	1,472.63	.....
Caledonian, Edinburgh, Scotland.....	624,987.00	4,481.68	796.84	1,002.96	.....
Commercial Union Assurance, London, England.....	490,807.00	7,730.38	2,173.92	1,738.52	.....
General Fire Assurance, Paris, France.....	597,555.00	4,878.97	4,097.06	4,522.06	.....
Hamburg-Bremen Fire, Hamburg, Germany.....	846,053.00	5,818.74	4,930.87	4,935.87	.....
Indemnity Mutual Marine, London, England.....	.....	.....	.....	.....	5,254,580.00
Law, Union and Rock, London, England.....	654,000.00	5,174.12	3,638.74	4,048.74	.....
Liverpool & London & Globe, Liverpool, England.....	3,042,098.00	18,381.83	6,300.06	5,695.06	136,876.00
London Assurance, London, England.....	477,508.00	4,622.74	2,228.60	2,231.60	.....
London & Lancashire, Liverpool, England.....	1,911,122.00	16,952.91	8,072.01	7,938.01	397,448.00
Mannheim, Mannheim, Germany.....	.....	.....	.....	.....	2,900.00
Marine Insurance Co., London, England.....	.....	.....	.....	.....	158,810,189.00
Nationale Fire, Paris, France.....	144,681.00	895.50	55	55	.....
Nord-Deutsche, Germany.....	124,628.00	994.14	95.09	91.02	27,916.00
North British & Mercantile, London, England.....	3,474,103.00	18,003.74	2,153.83	1,921.82	201,292.00
Northern Assurance, London, England.....	2,156,265.00	14,496.99	10,430.76	7,671.52	.....
Norwich Union Fire, Norwich, England.....	946,117.00	6,370.38	1,665.07	1,804.81	40,380.00
Palatine, London, England.....	622,062.00	3,620.37	240.77	241.77	.....
Patriotic Assurance, England.....	10,750.00	87.50	.....	.....	.....
Phoenix Fire, Paris, France.....	167,659.00	1,071.25	23	23	.....
Phoenix Assurance, London, England.....	968,676.00	7,566.30	2,407.77	2,387.77	30,570.00
Prussian National, Stettin, Germany.....	233,678.00	2,096.97	103.16	103.16	.....
Royal Exchange Assurance, London, England.....	666,111.00	5,946.23	1,034.84	656.84	2,345.00
Royal, Liverpool, England.....	4,723,128.00	27,202.85	10,064.74	8,359.74	293,993.00
Scottish Union & National, Edinburgh, Scotland.....	2,570,520.00	15,985.37	2,834.88	3,008.88	52,500.52
State Assurance, Liverpool, England.....	132,384.00	882.52	99.59	98.43	.....
Sun Insurance Office, London, England.....	282,828.00	3,352.90	3,660.73	3,644.73	.....
Svea Fire & Life, Gothenburg, Sweden.....	311,150.00	2,035.11	925.50	1,115.58	.....
Union Assurance Society, London, England.....	153,754.00	1,450.44	136.82	167.82	.....
Union Fire, Paris, France.....	305,467.00	2,025.57	25.33	25.33	.....
Union Marine, Liverpool, England.....	.....	.....	.....	.....	5,360.00
Western Assurance, Toronto, Canada.....	142,136.00	1,305.06	133.06	129.09	.....
Total.....	28,690,174.00	196,003.37	72,329.05	67,392.59	165,287,160.52
RECAPITULATION.					
District of Columbia companies:					
Stock.....	23,355,125.65	114,400.23	26,194.98	25,663.07	.....
Mutual.....	18,254,856.00	31,802.55	7,809.62	8,052.40	.....
Domestic:					
Stock.....	78,049,656.58	527,091.88	242,330.80	229,720.76	1,012,294,912.00
Mutual.....	815,021.00	2,646.78	20.00	20.00	.....
Lloyds.....	.....	.....	.....	.....	271,982.00
United States branches of foreign fire and marine insurance companies:					
Stock.....	28,690,174.00	196,003.37	72,329.05	67,392.59	165,287,160.52
Grand total.....	149,164,833.23	871,944.81	348,684.45	330,848.82	1,177,854,054.52

TABLE F.—*Business transacted in the District of Columbia by foreign joint-stock fire and marine insurance companies during 1916—Continued.*

Name and location.	Premiums received.	Losses paid.	Losses incurred.	Expenses.	Taxes.
UNITED STATES BRANCHES OF FOREIGN FIRE AND MARINE INSURANCE COMPANIES.					
Aachen and Munich Fire, Aix-la-Chapelle, Germany.....				\$1,287.78	\$62.19
Atlas Assurance, London, England.....				1,795.11	63.83
British and Foreign Marine, Liverpool, England.....	\$1,172.18	\$27.87	\$1.87	259.61	17.58
British-America Assurance, Toronto, Canada.....				1,836.06	62.58
Caledonian, Edinburgh, Scotland.....				1,373.57	67.22
Commercial Union Assurance, London, England.....				3,213.57	115.95
General Fire Assurance, Paris, France.....				1,466.04	73.18
Hamburg-Bremen Fire, Hamburg, Germany.....				2,587.77	87.28
Indemnity Mutual Marine, London, England.....	296.80	380.00	380.00	41.39	4.45
Law, Union and Rock, London, England.....				1,991.90	77.61
Liverpool & London & Globe, Liverpool, England.....	3,644.98	1,945.15	1,895.15	6,757.48	330.40
London Assurance, London, England.....				1,896.50	69.34
London & Lancashire, Liverpool, England.....	4,100.12	240.00	240.00	6,717.57	315.79
Mannheim, Mannheim, Germany.....	124.85			31.21	1.87
Marine Insurance Co., London, England.....	25,384.59	96,512.25	111,996.21		390.77
Nationale Fire, Paris, France.....				295.51	13.43
Nord-Deutsche, Germany.....	401.59	31.91	31.91	514.45	20.94
North British & Mercantile, London, England.....	2,034.53	131.08	261.08	8,756.50	300.57
Northern Assurance, London, England.....				6,348.14	217.45
Norwich Union Fire, Norwich, England.....	560.29			2,724.10	103.96
Palatine, London, England.....				1,460.54	54.30
Patriotic Assurance, England.....				29.81	1.31
Phoenix Fire, Paris, France.....				353.51	16.07
Phoenix Assurance, London, England.....	549.88			3,327.64	121.74
Prussian National, Stettin, Germany.....				863.65	31.45
Royal Exchange Assurance, London, England.....	51.01			2,350.33	89.96
Royal, Liverpool, England.....	8,909.22	1,111.87	1,975.92	15,953.51	541.67
Scottish Union & National, Edinburgh, Scotland.....	1,294.91			6,176.96	259.20
State Assurance, Liverpool, England.....				288.76	13.24
Sun Insurance Office, London, England.....				1,241.01	50.29
Svea Fire & Life, Gothenburg, Sweden.....				637.74	30.47
Union Assurance Society, London, England.....				247.94	21.75
Union Fire, Paris, France.....				675.06	30.39
Union Marine, Liverpool, England.....	139.53	414.37	417.00	130.41	2.10
Western Assurance, Toronto, Canada.....				573.55	19.58
Total.....	48,664.48	100,794.50	117,199.14	84,204.68	3,670.11
RECAPITULATION.					
District of Columbia companies:					
Stock.....				72,838.35	1,723.41
Mutual.....					
Domestic:					
Stock.....	176,990.42	23,329.10	23,124.08	238,952.02	10,579.50
Mutual.....					
Lloyds.....	1,532.24	361.68	402.28	978.39	22.98
United States branches of foreign fire and marine insurance companies: Stock.....	48,664.48	100,794.50	117,199.14	84,204.68	3,670.11
Grand total.....	227,187.14	124,485.28	140,725.50	396,373.41	15,996.00

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TABLE F.—*Business transacted in the District of Columbia by foreign joint-stock fire and marine insurance companies during 1916—Continued.*

Name and location.	Premiums received.	Losses paid.	Losses incurred.	Expenses.	Taxes.
UNITED STATES BRANCHES OF FOREIGN FIRE AND MARINE INSURANCE COMPANIES.					
Aachen and Munich Fire, Aix-la-Chapelle, Germany.....				\$1,287.78	\$62.19
Atlas Assurance, London, England.....				1,795.11	63.83
British and Foreign Marine, Liverpool, England.....	\$1,172.18	\$27.87	\$1.87	259.61	17.58
British-America Assurance, Toronto, Canada.....				1,836.06	62.58
Caledonian, Edinburgh, Scotland.....				1,373.57	67.22
Commercial Union Assurance, London, England.....				3,213.57	115.95
General Fire Assurance, Paris, France.....				1,466.04	73.18
Hamburg-Bremen Fire, Hamburg, Germany.....				2,587.77	87.28
Indemnity Mutual Marine, London, England.....	296.80	380.00	380.00	41.39	4.45
Law, Union and Rock, London, England.....				1,991.90	77.61
Liverpool & London & Globe, Liverpool, England.....	3,644.98	1,945.15	1,895.15	6,757.48	330.40
London Assurance, London, England.....				1,896.50	69.34
London & Lancashire, Liverpool, England.....	4,100.12	240.00	240.00	6,717.57	315.79
Mannheim, Mannheim, Germany.....	124.85			31.21	1.87
Marine Insurance Co., London, England.....	25,384.59	96,512.25	111,996.21		380.77
Nationale Fire, Paris, France.....				295.51	13.43
Nord-Deutsche, Germany.....	401.59	31.91	31.91	514.45	20.94
North British & Mercantile, London, England.....	2,034.53	131.08	261.08	8,756.50	300.57
Northern Assurance, London, England.....				6,348.14	217.45
Norwich Union Fire, Norwich, England.....	560.29			2,724.10	103.96
Palatine, London, England.....				1,460.54	54.30
Patriotic Assurance, England.....				29.81	1.31
Phenix Fire, Paris, France.....				353.51	16.07
Phoenix Assurance, London, England.....	549.88			3,327.64	121.74
Prussian National, Stettin, Germany.....				863.65	31.45
Royal Exchange Assurance, London, England.....	51.01			2,350.33	89.96
Royal, Liverpool, England.....	8,909.22	1,111.87	1,975.92	15,953.51	541.67
Scottish Union & National, Edinburgh, Scotland.....	1,294.91			6,176.96	259.20
State Assurance, Liverpool, England.....				288.76	13.24
Sun Insurance Office, London, England.....				1,241.01	50.29
Svea Fire & Life, Gothenburg, Sweden.....				637.74	30.47
Union Assurance Society, London, England.....				247.94	21.75
Union Fire, Paris, France.....				673.06	30.59
Union Marine, Liverpool, England.....	139.53	414.37	417.00	130.41	2.10
Western Assurance, Toronto, Canada.....				575.55	19.58
Total.....	48,664.48	100,794.50	117,199.14	84,204.68	3,670.11
RECAPITULATION.					
District of Columbia companies:					
Stock.....				72,838.35	1,723.41
Mutual.....					
Domestic:					
Stock.....	176,990.42	23,329.10	23,124.08	238,952.02	10,579.50
Mutual.....					
Lloyds.....	1,532.24	361.68	402.28	378.39	22.98
United States branches of foreign fire and marine insurance companies: Stock.....	48,664.48	100,794.50	117,199.14	84,204.68	3,670.11
Grand total.....	227,187.14	124,485.28	140,725.50	396,373.44	15,996.00

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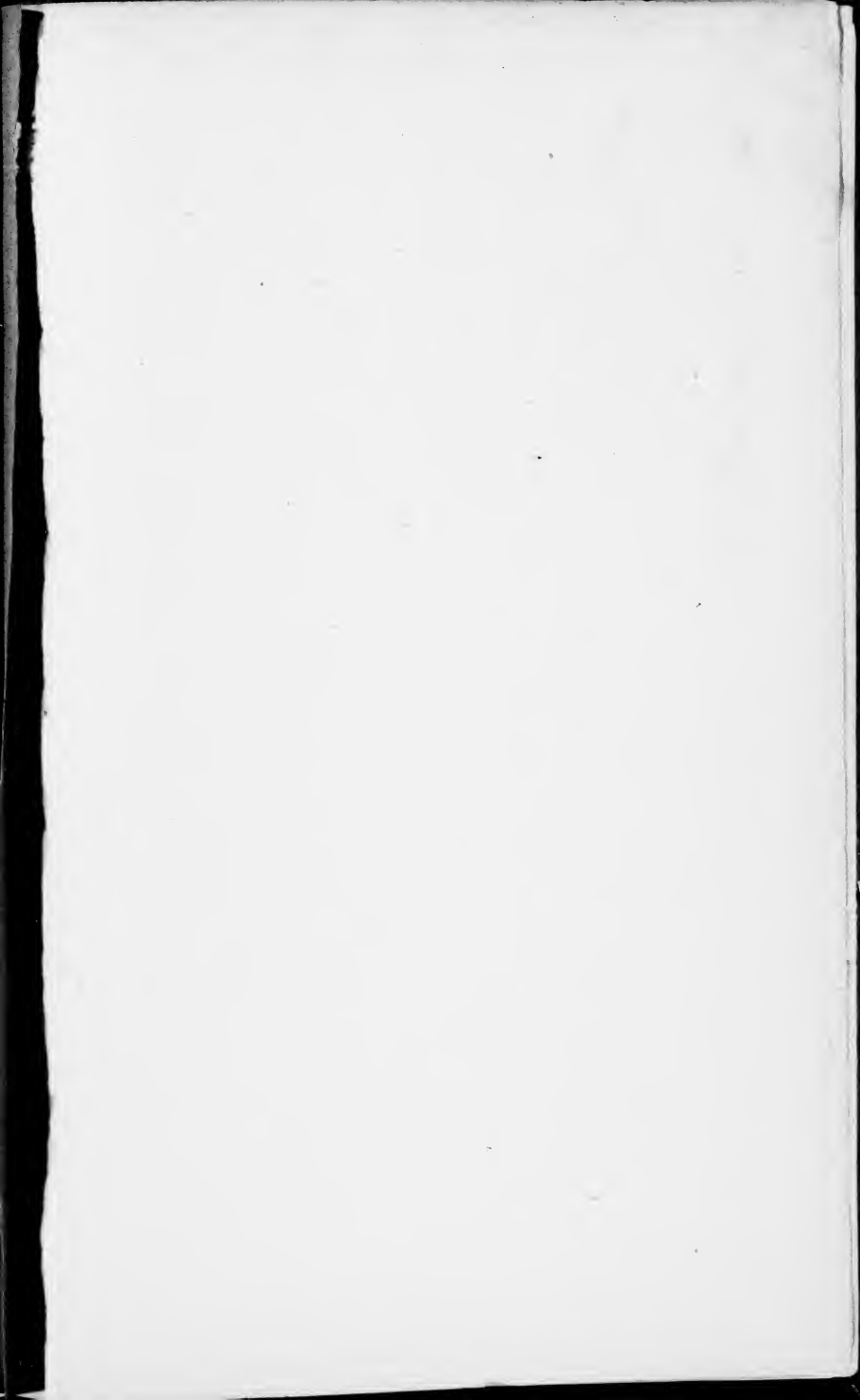
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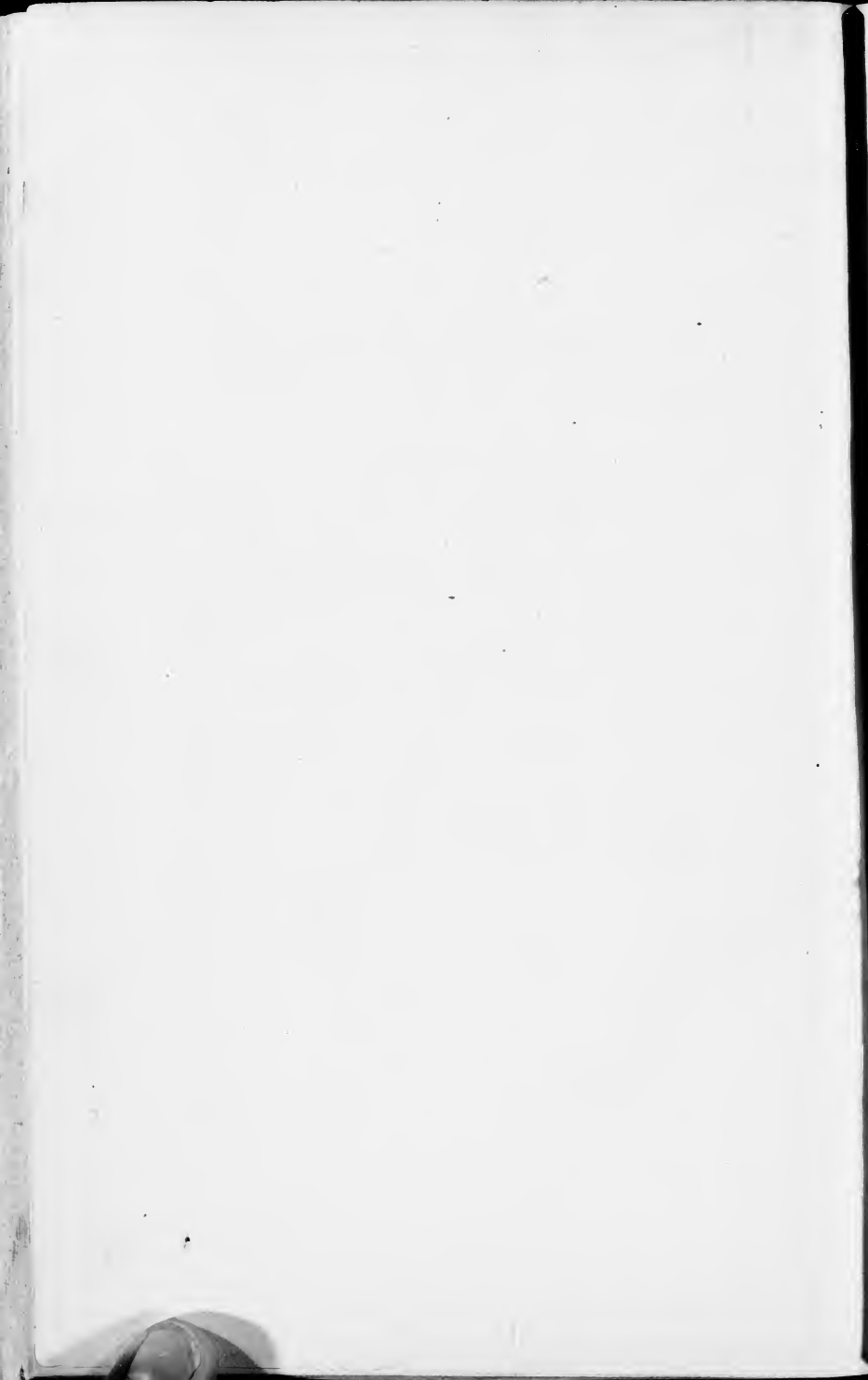
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